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ABSTRACT

This book was prepared especially for the students of the Marie Katzenbach School for the Deaf as a one-year course in consumer education. The purpose of the book is to provide students with necessary information and skills to make wise decisions as consumers in the areas of realizing consumer values and goals; evaluating advertising; managing money to purchase food, clothing, shelter, and transportation; using labels; understanding taxes and laws; and using banks and credit. Each unit contains objectives, vocabulary words used in that section, and reading matter with illustrations. Review questions and supplementary activities are presented at the conclusion of lessons. The book contains a glossary for review of vocabulary words. (CT)

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ED165012

State of New Jersey
Department of Education
Division of Vocational Education

Be a $MART Consumer

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U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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To the Teacher

This two-part book was prepared especially for the students of the Marie Katzenbach School for the Deaf as a one-year course in Consumer Education. It was specifically written in simple language and is intended to assist students in assuming their role as consumers in the marketplace.

There are several major areas in which students need help if they are to make wise decisions as consumers. Among these are evaluating advertising; managing money to purchase food, clothing, shelter, and transportation; using labels; understanding taxes and laws; and using banks and credit. Thus, the primary purpose of this book is to provide students with necessary information and skills to achieve those desired ends.

To enhance the learning process, vocabulary has been defined in each lesson. Review questions and supplementary activities are presented at the conclusion of lessons to afford opportunities for assessment of learning and for reinforcement. In addition a glossary has been added to assist students in reviewing vocabulary words that may appear in successive lessons.

Of course, no one expects that this book can serve the teacher as the sole resource. Class discussion, field trips, guest speakers, and visual aids should also be integral parts of a total program to build skills in our young consumers so that they have the ability and confidence to make the many important decisions that life demands.

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UNIT 1 – WHAT A CONSUMER IS AND DOES

Lesson 1 **Who Is a Consumer?**

WHO IS A CONSUMER ?

Answer: YOU ARE & EVERYONE IS!

OBJECTIVES:

You will learn that you are a consumer.

You will learn the differences between products and services.

You will understand that it is important to complain about bad products and services.

IMPORTANT WORDS TO STUDY :

auto body repairer (s) (noun) – a person who fixes cars that were in accidents

carefully (adverb) – using much thought; watchfully

comfortable (adjective) – feeling of ease; free from pain or worry

complain (verb) – to say that something is wrong or not working

complaint (s) (noun) – a reason for complaining; finding fault

consumer (s) (noun) –a person who buys and uses products and services

cost, cost, costing (verb) – to have a price of

electrician (s) (noun) – a person who puts in or fixes wires, lights, or motors

information (noun) – the things you must know

inspect (verb) – look over something to be sure it is all right; check over

objective (s) (noun) – what you will learn or do; something you aim for

pleasant (adjective) – pleasing, nice

product (s) (noun) – things that are made or grown which people buy and use

purchase, purchased, purchasing (verb) – to buy

refund (s) (noun) – money or credit you get back after returning something you bought

reliable (adjective) – can be depended on; dependable

service (s) (noun) – helpful work or acts other people do for us

trust (s) noun – faith; belief in the truthfulness of someone

INFORMATION:

A consumer is a person who spends money to buy products and services. All of us are consumers – teenagers, young children, men, women, the poor and the rich. We must try to spend or save our money in a careful way. The smart consumer will plan the best way to get the things that he or she needs and wants.

Products are things we buy and use. Food, clothes, homes, and cars are some of the products we need or want to make life comfortable and pleasant.

Services are helpful work or acts other people do for us. We buy a service when we want or need a job done for us. Auto body repairers and electricians give us services. When we need the help of a lawyer, we are buying a service. We cannot buy a repairer, but we can pay for something he or she fixes.

Buying a service is different from buying products. We cannot inspect it before purchasing it. Most times, consumers must place their trust in the person giving the service.

Before spending money on a service, you should check with friends or family to find out who is reliable. Try to find out how much the service will cost. Remember, some services are better than others. Sometimes better workers may want more money for their services.

Consumers should complain about bad services. If the TV repair person did not fix your TV so that it works, you should complain. Most times, people who do services for you will listen to your complaint. They will try to help you again. They may even give you some or all of your money back. Getting your money back is called a refund.

As a consumer, you need to shop carefully for products and services. When you spend your money for products or services, you want to get the best for the money you have to spend.

WHAT HAVE YOU LEARNED?

1. Consumers are _____ who spend money to buy _____ and services.

2. Make a list of some of the products you buy and use.

a. _____ e. _____

b. _____ f. _____

c. _____ g. _____

d. _____ h. _____

3. What are services? _____

_____

4. Make a list of some of the services you use.

a. _____

b. _____

c. _____

5. What should you do if the garbage man did not pick up your garbage all week? _____

_____

6. Family or _____ can sometimes tell you who has a reliable service.

7. When you get your money back, you get a _____.

UNIT 1 – WHAT A CONSUMER IS AND DOES

Lesson 2 **The Needs and Wants of Consumers**

OBJECTIVES:

You will learn the difference between needs and wants.

You will learn the reason why consumers should make a budget and compare prices.

IMPORTANT WORDS TO STUDY:

budget (s) (noun) a plan for spending money

choose, chose, chosen (verb) – pick

compare, compared, comparing (verb) – decide what is better or worse

goal (s) (noun) – things you would like to have or do in the future

least (adjective) – the smallest amount

need (s) (noun) – things people must have to stay alive

shelter (s) (noun) – something that gives protection (buildings) from weather, danger, or attack

spend, spent, spending (verb) – to pay out

want (s) (noun) – things you would like to have but are not necessary for life

INFORMATION:

Consumers need many things. Needs are the things we must have to stay alive. We want other things, too, that will make our life comfortable and pleasant. Consumers cannot buy everything they want. We must choose the products and services that will help us reach the goals which make us happy.

Needs are things we must have for everyday living. Here is a list of the things that will keep us alive.

1. food
2. clothing
3. shelter
4. sleep
5. air
6. water
7. sun
8. love

Wants are things we would like to have. Many consumers want a car, TV, hair dryer, swimming pool, or nice clothes. These are things that we do not need to stay alive, but they will make us happier. For example, you may need a pair of shoes, but you may want the shoes that cost $25.00

All consumers have many needs and wants. Consumers must plan how to spend their money to get as

many needs and wants as they can. The plan for spending your money is called a budget.

After you have made a budget of the things you need to buy, you are ready to shop. Now you should try to buy the most things for the least money. It can save you money to compare prices of products and services at different places.

Comparing Prices:

Suppose you needed a new umbrella. You see a nice umbrella that costs $12.00 in the window of Store A. After walking down the street, you find that Store B sells the same umbrella for $10.00. Where would you buy the umbrella? Of course you would choose Store B because you can save $2.00 there.

Price of umbrella at Store A	$ 12.00
Price of umbrella at Store B	- 10.00
Difference or amount saved by buying in Store B	$ 2.00

Now you can spend the $2.00 for other things you need or want.

That wasn't hard to see was it? Let's imagine now you have $100.00 in your budget (your plan for spending money) to buy clothes. You know that some things you need cost more at Store 1 than they do at Store 2. You want to get the most for your money. So you compare prices.

	Store 1	Store 2
Black shoes	$ 19.95	$ 23.00
Blue jacket	49.00	39.00
Brown pants	17.00	19.00
White T-shirt	6.00	4.00
Green sweater	12.00	8.95
	$103.95	$ 93.95

Which things cost less to buy at Store 1? at Store 2?

You can see it costs less to buy the shoes and the pants at Store 1. It costs less to buy the jacket, the T-shirt, and the sweater at Store 2.

At which store can you buy everything you need with the $100.00 ? Store _____ .
(1,2)

You were right if you picked Store 2. The things you need cost more than $100.00 at Store 1.

You can save even more money if you buy some things at Store 1 and some things at Store 2. Let's see how this can be done.

1. If you buy only the shoes and the pants at Store 1, you will spend:

Black shoes	$ 19.95
Brown pants	17.00
Cost to you	$ 36.95

2. If you then buy the jacket, the T-shirt, and the sweater at Store 2, you will spend:

Blue jacket	$ 39.00
White T-shirt	4.00
Green sweater	8.95
Cost to you	$ 51.95

3. In all you will spend:

Paid to Store 1	$ 36.95
Paid to Store 2	51.95
Cost to you	$ 88.90

4. By doing this you will pay $5.05 less than it will cost to buy everything at Store 2.

Cost of buying everything at Store 2	$ 93.95
Cost of buying some things at Store 1 and some things at Store 2	- 88.90
Difference you save	$ 5.05

WHAT HAVE YOU LEARNED ?

1. Ethel and Madge each have $60.00. They need to buy a watch and shoes. They also want a dress. Here are the prices of the things at each store.

	Ethel went to Store A	Madge went to Store B
Yellow dress	$ 25.98	$ 20.00
Brown shoes	15.00	18.95
Silver watch	22.50	31.25

a. At Store A the watch and shoes will cost _____ .

b. At Store B the watch and shoes will cost _____ .

c. Which girl saved money? Ethel or Madge? _____

d. How much did she save? _____
(Subtract the lower price from the higher price.)

e. Which store has the lowest price for a dress? Store A or Store B? _____

2. Make a list of 8 things your body needs. (Be careful not to confuse with wants.)

3. Make a list of 5 things you want to buy in the next month.

4. A plan for spending your money is called a _____ .

5. You can save money if you _____ prices.

UNIT 1 – WHAT A CONSUMER IS AND DOES

Lesson 3 **What Are Your Values and Goals?**

OBJECTIVES:

You will understand that values can influence the things you do.

You will understand that goals and values are different for every person.

IMPORTANT WORDS TO STUDY:

freedom (s) (noun) – able to say, do, think what you want

goal (s) (noun) – things you would like to have or do in the future

honest (adjective) – not lying, cheating, stealing; truthful

influence, influenced, influencing (verb) – have power to change actions without force: cause someone to do something

religion (s) (noun) – worship of God; belief in God

value (s) (noun) – beliefs or ideas that are important to your life

INFORMATION:

Values are beliefs or ideas that give you reasons for doing things. Goals are what you want to do with your life, now or in the

future. Working and saving can be important things that you value. When you graduate, your goal may be to own a car or home. Your family or friends can believe that being honest is an important value. Maybe you also try to be a kind person. If you value family life, your goal may be to get married and have children.

HONESTY IS AN IMPORTANT VALUE

Values are the ideas or beliefs that are important in your life. Here are some values perhaps you have:

saving	honesty	beauty
working	good grades	freedom
learning	family	religion

Your values can change throughout your life.

Every person has different values. Your values may be influenced by other people and things in your life. Sometimes friends, teachers, television, and magazines help you make or change your values.

Values influence your goals, the things you hope to do now or in the future. If you value learning or good grades,your goal may be to go to college or vocational school after graduation from high school.

Everyone has different goals. Their values influence the goals they choose. Jeff values having money to live a good life. His goals are to go to vocational school, learn photography, and find a good job.

Kathy values working hard. Her goal is to save money for a new car. Joe's goal is to be a teacher. He values learning. As you can see, Joe and Kathy's values have influenced the goals they chose.

Your brother's goal can be traveling to Florida. Your goals could be to plan a party, go camping, and save money to buy a television set. Each of you has different values and so chose different goals.

WHAT HAVE YOU LEARNED?

1. What are your goals for this week? _____

   _____

   What is one goal you have for this year? _____

   _____

   What is your goal after graduation? _____

   _____

2. Values are _____ ____ _____ that are important in your life.

3. Do all people have the same values? Yes No (Circle the right answer.)

4. What are two values that you have? (You can pick from the values on page 14.)

   a. _____

   b. _____

   Tell why they are important to you. _____

   _____

   _____

5. Values can influence your _____ .

6. Who can influence your values?

   a. _____

   b. _____

7. Circle the examples of values in this group.

teacher	saving money
learning	car
religion	working

UNIT 1 – WHAT A CONSUMER IS AND DOES

Lesson 4 **Making Decisions**

OBJECTIVE:

You will understand how you can make better decisions.

IMPORTANT WORDS TO STUDY:

advertising (noun) – business of writing about, talking about, or showing something to the public (people) on TV, radio, or in a newspaper, etc. in order to sell or make it well-known

decision (s) (noun) – making up your mind about what you want or which is best to pick

income (s) (noun) – all the money you earn from a job, etc.; money that comes in

quality, qualities (noun) – how good something is

resource (s) (noun) – anything you have that will meet a need; any way of getting success

INFORMATION:

Consumers cannot buy everything that they want. Consumers must be able to choose the products and services that will help them reach their goals. All consumers must make decisions. Some decisions can be good and some bad. Let's look at some ways you can follow to make better decisions:

1. Before you can make a good decision, you must think of the things that are most important to you.

2. Next you must think of what you have that can be used to help you make up your mind.

3. Resources are things that help you to meet a need. They also help you decide what is best.

4. Here are some of the resources (things) that can be used to help you make decisions.

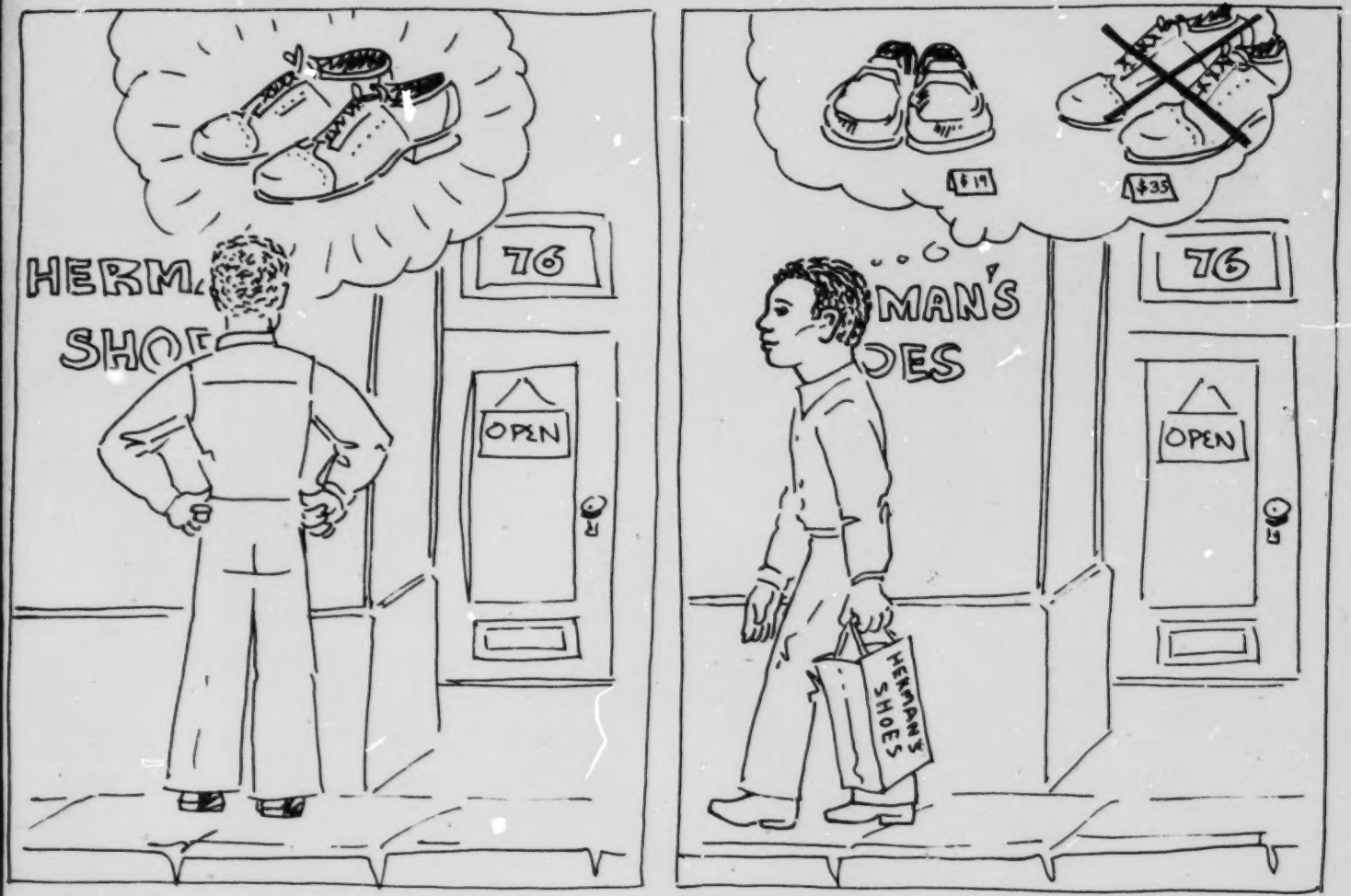
time	transportation
money	health
interests	food
shelter	skills
weather	location

5. Your income is the most important thing to think about in making decisions about what to buy.

6. A consumer should buy only the products and services that he or she can pay for.

7. A wise consumer tries to take care of needs before wants.

8. Advertising in magazines or on TV can show you new things you may decide to buy.


HERM
SHOE
76
OPEN
$19
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MAN'S
OES
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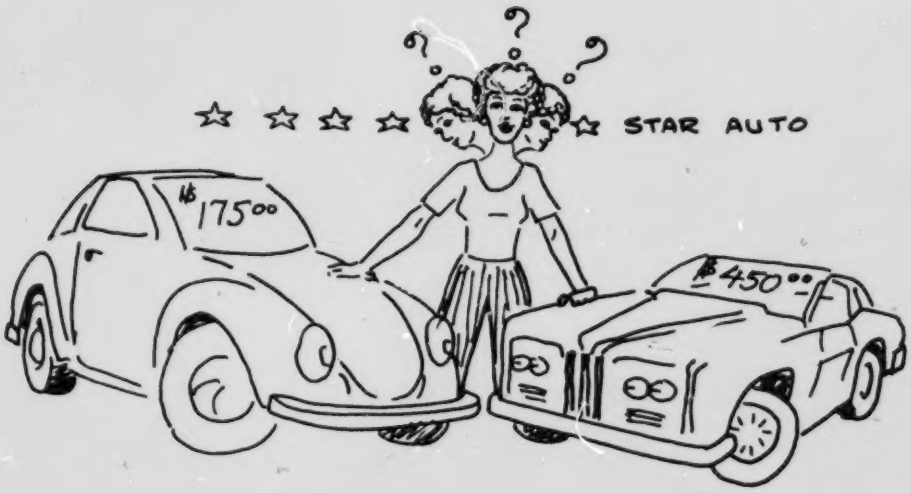
9. To be a better consumer, you should:

a. know what you need or want

b. compare prices and quality

c. decide which thing is the best to buy.



THINGS TO DO:

1. What was the last piece of clothing you bought? _____

   a. Why did you buy it? _____

   _____

   b. When did you buy it? _____

   _____

   c. Do you still like it? Yes No (Circle the right answer.)

   d. Would you buy the same thing again? Yes No (Circle your answer.)

   Why? _____

   _____

2. Pretend you want a pair of pants.

   a. What color do you want? _____

   b. Why do you want that color? _____

   _____

   c. Will you use these pants for school? _____

d. How much money can you spend for pants?

$8. – $11., $12. – $15., $16. – $19. $20. or more

(Circle your answer.)

e. Name 2 different stores where you will shop for these pants.

a. _____

b. _____

3. Write 3 kinds of clothing you bought last summer.

a. _____

b. _____

c. _____

Circle your answer (s):

Which ones did you really need? a b c none

Which ones do you still like? a b c none

4. Here is a box with 4 parts.

Pretend you have $35.00 to spend.

In each of the four smaller boxes write one thing you would like to buy.

Which one would you buy first? #_____

Which one do you want the least? #_____

UNIT 2 – ADVERTISING

Lesson 1 **What Is Advertising?**

OBJECTIVE:

You will understand the meaning and purpose of advertising.

IMPORTANT WORDS TO STUDY:

ad (s) (noun) – the short way to write advertisement

advertise, advertised, advertising (verb) – bring attention to products, services, and problems by using media

advertisement (s) (noun) – one way to make a product or service known to many people

billboard (s) (noun) – a large sign along a road used for showing ads

brand (s) (noun) – the company's name for a thing it makes

communicate, communicated, communicating (verb) – to give information by talking, writing, sign language

information (noun) – giving the facts or truths about something

manufacturer (s) (noun) – one who makes a product to sell

media (noun) – ways in which something is made known to a lot of people at the same time; how or where people can communicate (or advertise)

purpose (s) (noun) – the reason for something

INFORMATION:

Advertising is a way of bringing people's attention to a product, service, or problem by using the media. Using the media is one way people can communicate. Some important kinds of media are radio, TV, magazines, newspapers, billboards, and posters. Most times the purpose of advertising is to try to get the consumer to buy or use something.

1. We use advertising because there are:

   a. many products and services to be sold

   b. many consumers who need or want products and services

c. many problems such as pollution, fire prevention, etc. that need everyone's attention.

2. Businesses and manufacturers have many things to sell. If they want to tell you about their brand of products or services, they need to advertise.

3. Some ads are good and some ads are bad. You should not believe everything you are told in an ad.

4. You must decide if the advertisement gives good, clear information that can help you make a decision.

WHAT HAVE YOU LEARNED?

1. Advertising is a way of bringing people's _____ to a product, _____, or problem.

2. Media are a way to _____.

3. Make a list of 10 kinds of media.

a. _____ f. _____

b. _____ g. _____

c. _____ h. _____

d. _____ i. _____

e. _____ j. _____

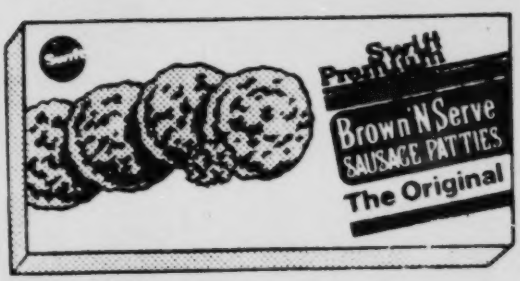
4. All advertisements are bad. Yes No (Circle your answer.)

5. You can believe everything that you see in ads. True False (Circle your answer.)

6. Find 3 ads in a magazine or newspaper and bring them into class. Tell if each is advertising a product, service, or problem. (Put a check (√) in the correct blank space for each ad.)

	Product	Service	Problem
Ad 1	_____	_____	_____
Ad 2	_____	_____	_____
Ad 3	_____	_____	_____

How many of these do you know?



UNIT 2 – ADVERTISING

Lesson 2 **Advantages of Advertising**

OBJECTIVE:

You will know how some ads can be helpful.

IMPORTANT WORDS TO STUDY:

advantage (s) (noun) – a good thing about something

bargain (s) (noun) – a good price; cheaper than before

litter (noun) – things thrown and left on the ground

pollution (noun) – things that make air, water, or land dirty

prevention (noun) – keep something from happening

INFORMATION:

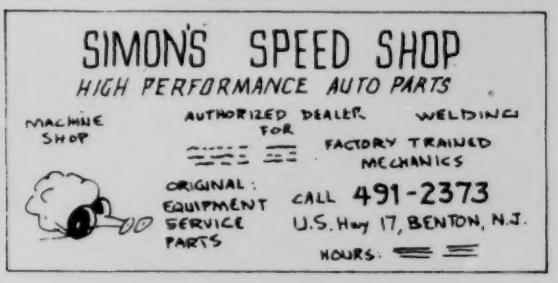
The best advertising is the kind that helps you make a good decision. Some ads can give you information about new products. Some ads can tell you how to use a product or service. Also, advertising helps pay for newspapers, magazines, radio, and TV programs that we like. Below are some other advantages of advertising.

1. A good advertisement can give you information or can bring your attention to a real bargain or sale. Most times stores advertise in the newspapers. Store ads will tell you when and where you can find sales

or bargains. But first you must decide if it really is a good price or not.

2. Ads can help you compare products and prices. One ad can tell you all about a bike for $79 and another bike ad can tell about a bike for $110.

3. Ads often help save you time. Did you ever see the ads in the yellow pages of your phone book?



4. Ads can tell you about the problems we have. Have you seen the ads about the problems of forest fires, litter, pollution, or energy?

5. Advertising helps pay for most of the TV shows and magazines. Without advertising, many magazines could not be printed.

6. Without advertising, businesses might slow down, and many jobs would be lost. Think of all the new things we found out about by seeing ads in magazines or on TV.

7. Because ads can sell more products and services, things can be cheaper.

WHAT HAVE YOU LEARNED?

1. The best kind of advertising will give you _____ .

2. Where do you see most store advertisements? _____ .

3. Without advertising, many people might lose their _____ .

UNIT 2 -- ADVERTISING

Lesson 3 **Disadvantages of Advertising**

OBJECTIVES:

You will understand why some ads cannot help you make a good desicion on what to buy.

You will learn that some kinds of ads may try to fool you.

WORDS TO STUDY:

amount (s) (noun) -- the total (of money); sum

cologne (s) (noun) -- a perfumed liquid

cost (s) (noun) -- the price paid; the price

disadvantage (s) (noun) -- the bad side of something

emotion (s) (noun) -- feelings

fear (s) (noun) -- feeling afraid or worried

INFORMATION:

Many of the ads we see everyday really give us no useful information. They try to make us buy something by talking about our fears, emotions, and wishes.

Many advertisements must pay large amounts of money to get on TV, radio, or in magazines. The cost of advertising a product often can be seen in the higher prices of some products. A tube of toothpaste advertised on TV can cost more than a different brand that was not advertised.

Some ads give us no information about what is in the product. An ad with a famous person drinking Kool Aid does not give you much information about the drink.

Do not believe everything you see in some ads. Some ads say: "This was tested by a doctor." You must ask yourself, "Which doctor?" "What kind of test?"

Be careful of ads that try to influence your emotions, wishes, or fears. Ads that show many girls around a man who used some new cologne want you to think: "If I use that cologne, maybe I will be liked by many girls." Never let yourself be influenced just by your feelings of wanting to be liked so that you will run out to buy what was advertised!

THINGS TO DO:

1. What are some emotions that we have?

a. _____ c. _____

b. _____ d. _____

2. Find and discuss in class an advertisement that makes you feel the emotion of happiness.

3. Find and discuss in class an ad that shows the emotion of sadness.

4. Find and discuss in class an ad that makes you feel hungry and want to buy food.

5. Find and discuss in class an ad that shows people who are proud of their cars or clean floors.

UNIT 2 – ADVERTISING

Lesson 4 **The Advertisers' "Bag of Tricks"**

OBJECTIVE:

You will understand that people write ads to sell products and services.

IMPORTANT WORDS TO STUDY:

advertiser (s) (noun) – the people who write ads to sell something

commercial (s) (noun) – the ad on a TV or radio program

market (s) (noun) -- a group of people who buy the same products because they have the same age, sex, or interests

INFORMATION:

Advertising is planned to sell something. Most people who write ads are very clever. First, they must try to find out who buys the product they are trying to sell. They must also find out what people's

needs and wants are. Then they try to show new things so people will develop new wants.

Children, teenagers, and adults are all interested in different things. Each of these groups of people are a different market. For example, most young children are interested in toys while teenagers are interested in things like cars, clothes, and movies.

Usually, people of the same age, sex, or interests watch TV at certain times and read certain magazines. That is why you will see many beer commercials during baseball games. This is for the people who drink beer and like to watch sports.

The advertisers study these groups of people. They decide which are the best times and places for showing their ads. One of the best times to advertise cereal and breakfast foods is in the morning.

PRACTICE WHAT YOU HAVE LEARNED:

1. Advertising is planned to _____ something.

2. Advertisers are the people who _____ ads.

3. Advertisers try to find out the things you _____ or _____ .

4. A group of people who are all young men is one kind of _____ for advertisers.

5. If you were an advertiser, when would you show an ad on TV about toys for children? _____

6. Use magazines and newspapers to find and bring into class advertisements for these markets:

   People who like cats

   People who like large cars

   Teenage girls

   People who want clean hair

UNIT 2 – ADVERTISING

Lesson 5 **How To Control the Truth In Advertising**

OBJECTIVES:

You will learn that ads can be good or bad.

You will know at least three ways consumers can be protected from bad advertisements.

IMPORTANT WORDS TO STUDY:

amendment (s) (noun) – a change in the law, or an addition to a law.

control, controlled, controlling (verb) – to manage

dishonest (adjective) – not honest; not telling the truth

false (adjective) – not true

misleading (adjective) – making you think what is not so; causing you to do something wrong

offer (s) (noun) – act of showing or giving something to be taken; something presented to you that you can either take or refuse

practice (s) (noun) – act(s) done over and over again

protect (verb) – keep safe from harm or danger; to make something safe

responsible (adjective) – reliable, trustworthy; able to know right from wrong

unfair (adjective) – not fair

INFORMATION:

We see many kinds of advertisements. Some are good, but some can be bad. Bad advertisements can be dishonest or misleading. There are three ways to help control the truth in advertising. You, the advertisers, and the Federal Trade Commission can try to keep all advertisements honest.

The Federal Trade Commission is responsible for controlling the truth in advertising. Under the Federal Trade Commission Act and the Wheeler-Lea Amendment of 1938, it has made rules for all advertisers to follow.

The people who write ads and the media itself try to be responsible. All advertisers should know they are supposed to be honest. Most try to follow the rules of the Federal Trade Commission. Often the people of radio, TV, or in newspaper and magazine offices will not let bad ads be used.

YOU, the consumer, can stop the bad ads of the future. You should not buy anything that you think is bad advertizing. If you see an advertisement that is not honest, complain or write to the Better Business Bureau.

The Better Business Bureau will try to stop unfair advertising and selling practices. This office will try to protect people from false ads and offers. If you have a complaint about a product, business, or ad, write the Better Business Bureau.

REVIEW:

1. The F _____ T _____ C _____ made rules for advertisers to follow.

2. An amendment to the Federal Trade Commission Act was called the _____ _____ Amendment of 1938.

3. If you think you were fooled into buying something in a store, you can complain by writing or visiting the _____ _____ _____.

4. Can you think of any time when you were fooled by an ad? Write about what happened. Did you do anything about it?

_____

_____

_____

_____

5. A _____ advertiser will not tell the truth. (See vocabulary.)

UNIT 3 – FOOD

Lesson 1 **Why We Need Food**

OBJECTIVES:

You will learn why your body needs food.

You will learn that nutrients are necessary for good health and strong bodies.

You will learn what the six nutrients are and in what foods they are found.

IMPORTANT WORDS TO STUDY:

affect (verb) – to have an influence on something or someone

alive (adjective) – living

carbohydrate (s) (noun) – a nutrient that gives quick energy

energy, energies (noun) – natural power; strength

fat (s) (noun) – oily or greasy nutrient found in food (meats and vegetables) that gives energy

habit (s) (noun) – usual way of acting or doing things

mineral (s) (noun) – a nutrient that is needed for good health

necessary (adjective) – something that must be or must be had; much needed

nutrient (s) (noun) – things found in food that your body needs

nutrition (noun) – how your body uses food; food

protection (noun) – to keep from harm; to make something safe

protein (s) (noun) – a nutrient that builds and repairs the body

vitamin (s) (noun) – a nutrient found in food that keeps us well and strong

INFORMATION:

Healthy

Why do we need food? Food keeps us alive. It is necessary for life and good health. Many of us are not eating the right kinds of food that our bodies need. Sometimes we do not get enough food or the right kinds of food. Then our bodies can become weak and sick. We need food to give us energy, strength, and healthy bodies. An important thing to remember is that no food can do everything for your body. But all foods have a way of giving our bodies some nutrition.

Unhealthy

Food is what you eat. Nutrition is how your body uses the food you eat. Nutrients are the things in food that your body needs for energy, growth, and protection.

All food has nutrients. But, you should learn how to pick the foods that will give you the nutrients

you need. Food can have protein, carbohydrates, fats, water, vitamins, and minerals. These are known as the six important nutrients.

The foods people eat can affect the way they grow, how long they live, and the quality of their life. We could say, "You are what you eat".

Every person needs all six nutrients no matter what age they are. People who do hard work need more energy from food than people who sit or stand all day. A tall person needs more food than a little person.

Watch what you eat. Try to change bad eating habits. Learn the right way to eat everyday for a healthy, longer life.

THE SIX NUTRIENTS	WHY OUR BODIES NEED THEM	FOUND IN THESE FOODS
CARBOHYDRATES	Needed for energy. They are the sugars and starches you eat.	cereals, breads, cakes, noodles, crackers, candy
PROTEINS	Needed for energy, growth, and to build and repair body cells.	meat, eggs, milk, fish, dried peas and beans, nuts
VITAMINS	Needed for growth, for healthy bones, eyes, teeth, skin, and to protect the body from infection.	all fruits and vegetables, liver, milk, fish
MINERALS	Help protect the body from diseases, build muscles, blood.	most fruits and vegetables, milk, eggs, fish
FATS	Needed for energy and warmth. Our bodies do not need as much fats as other nutrients.	butter, oil, meat fats
WATER	Carries all the nutrients through the body. Needed for digestion and to get rid of waste.	juices, fruits, vegetables, drinks

REVIEW:

1. Why do we need food? _____

_____

_____

2. Do you think you are eating the right kinds of food?

Yes No Sometimes (Circle your answer.)

3. Nutrients are things found in food that give us good _____ .

4. Name the six nutrients found in food.

a. _____ d. _____

b. _____ e. _____

c. _____ f. _____

5. Use the chart in this lesson to answer these questions.

a. Name four foods that have protein.

_____ _____

_____ _____

b. What fruit and vegetables have vitamins? _____

_____

c. How do proteins help our bodies? _____

_____

d. What four foods have carbohydrates?

_____ _____

_____ _____

e. Three nutrients that give your body energy are _____

_____ and _____.

6. Give at least one reason why we need to have food with the following minerals: calcium, iron, and iodine.

_____

_____

_____

_____

7. What are some ways you can waste food money?

_____

_____

_____

UNIT 3 – FOOD

Lesson 2 **The Four Food Groups**

OBJECTIVES:

You will learn that foods are put into four groups.

You will learn how often each day you should eat food from each of the Four Food Groups.

IMPORTANT WORDS TO STUDY:

cereal (s) (noun) – food made from grain (wheat, rice, oats, corn, and barley)

dairy food (s) (noun) – food that is mainly made from milk; a milk product

grain (s) (noun) – the seeds of some plants that can be eaten

macaroni (noun) – food made of a flour paste that is dried, shaped into hollow tubes, and cooked

meal (s) (noun) – the food you will eat at any one time

serving (s) (noun) – a helping of food or drink

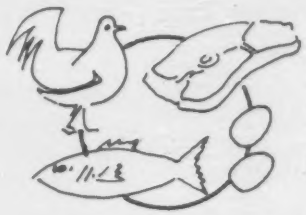
vegetable (s) (noun) – a plant or part of a plant that is used for food

yogurt (s) (noun) – a thickened milk product

INFORMATION:

All the important foods have been put into four groups. We should eat some food from each group at every meal to help us grow and stay healthy.

1. MEAT GROUP



a. All meats such as beef, pork, lamb, chicken; fish; also eggs, dry beans and peas, nuts, peanuts, peanut butter.

b. Eat <u>two or more</u> servings every day.

2. VEGETABLE – FRUIT GROUP

a. All vegetables and fruits such as green beans, yellow corn, carrots, lettuce, apples, bananas.

b. Eat <u>four or more</u> servings each day.

3. DAIRY GROUP

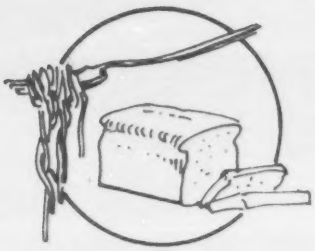
a. Dairy products such as milk, cheese, ice cream, yogurt, puddings made with milk.

b. Children should eat something from the milk group <u>three or more</u> times every day.

c. Teenagers should have a milk product <u>four or more</u> times every day.

d. Adults need a milk product <u>two or more</u> times daily.

4. BREAD AND CEREAL GROUP



a. All breads, cereals, crackers, flour, rice, macaroni, spaghetti.

b. Eat four or more servings every day. One slice of bread equals one serving.

PRACTICE WHAT YOU HAVE LEARNED:

Meat Group	Dairy Group	Vegetable – Fruit Group	Bread – Cereal Group

oranges	cheese	eggs	cantaloupe	bread
hot dogs	nuts	turkey	fish	rice
oatmeal	dry beans	ice cream	candy	beef
cherries	milk	pudding	crackers	pork

1. Above is a list of different kinds of food. Put the food words under the right food group.

2. Add two more of your own food words under each food group.

3. How many times each day should you eat something from the meat group? _____

4. How many times each day should children eat something from the milk group? _____

5. Each day you should have (four, two) fruits and vegetables?

_____

6. Name five different foods made with milk.

a. _____

b. _____

c. _____

d. _____

e. _____

UNIT 3 – FOOD

Lesson 3 **Planning Meals**

OBJECTIVES:

You will understand the importance of planning menus.

You will practice planning menus using the Four Food Groups.

IMPORTANT WORDS TO STUDY:

attractive (adjective) – pretty; nice looking

dislike (s) (noun) – a feeling of not liking

interesting (adjective) -- holding your attention

leftover (s) (noun) -- food that was not eaten at a meal

mashed (adjective) – crushed or beaten smooth

menu (s) (noun) – a list of different foods to be eaten at one meal

taste (s) (noun) – flavor (sweet, sour, bitter, and salty are four tastes)

INFORMATION:

You should plan a menu to be sure you will eat the right amount of foods from the Four Food Groups. A menu is a list of different foods you will eat at a meal. A menu should have something

from each of the Four Food Groups. Planning your meals can save time and money. You can plan to use leftover food, too. With a menu, you can make your food look interesting and pleasing to eat.

A Day's Intake for an Adult
Based on Specific Amounts as Listed in the Food Guide

EARLY MORNING
Fruit-flavored beverage – vitamin C added
Cooked whole wheat cereal with milk
Toast – jam
Coffee

MIDDAY MEAL
Cream of asparagus soup
Tuna salad sandwich Iced tea
Ice cream

SNACK
Pear

EVENING MEAL
Broiled chicken
Parslied potatoes Spinach
Lettuce-tomato salad French dressing
Apricot-tapioca cream pudding
Coffee

EVENING SNACK
Toast with jam
Milk

Nutrional Foundation of This Day's Food

Milk Group 2½ cups	Fruit-Veg. Group 4 servings	Meat or Alternate 2 servings	Bread-Cereal- 5 servings (enriched or whole grain)
½ cup – on cereal	1 serving pear	1 serving tuna – in sandwich	1 serving cooked whole wheat cereal
½ cup – in tapioca	1 serving potato	1 serving chicken	2 servings in sandwich
1 cup – as beverage	1 serving spinach		2 slices toast
½ cup equivalent in ice cream	1 serving salad		

Foods That Provide Additional Nutrients and Food Energy to Meet Individual Needs

From the 4 Food Groups	From Other Foods
Milk and asparagus in soup	Fruit-flavored beverage – vitamin C added
Lettuce in sandwich	Jam
Apricots and other ingredients in the pudding	Sugar in iced tea, coffee, and ice cream
Toast in evening snack	French dressing on salad
	Butter on toast and hot vegetables

Below is a menu plan for one day. It has the daily requirements from the Four Food Group.

Breakfast

Orange Juice
Pancakes with Syrup
Sausages
Milk

Lunch

Tomato Soup
Grilled Cheese Sandwich
Pickles
Coleslaw
Milk

Dinner

Pork Chops
Mashed Potatoes
Peas and Carrots
Roll and Butter
Jello
Milk

Count how many times each of the Four Food Groups are used.

Group	Number of Times Used
Meat	_____
Dairy	_____
Vegetable – Fruit	_____
Bread – Cereal	_____

POINTS TO REMEMBER:

1. A menu should be planned that will please all family members.

2. A person will not eat food that he or she does not like. Try to write menus that will be eaten by everyone so they will get all the nutrients.

3. Plan for meals that you will have enough time to make.

4. Do not have the same food at every meal – for example, a peanut butter and jelly sandwich three times a day.

5. Don't make french fried potatoes and mashed potatoes for the same meal.

6. Try to plan to have food with different colors and tastes. Nobody likes to eat only soft food or a plate of food that looks all white without color.

THINGS TO DO:

1. Discuss in class how age, sex, and size of family can influence your food planning.

2. If you feed a baby solid food and the baby spits it out, did the baby get any nutrients from the food? Yes No
(Circle the right answer.)

3. Look at the following two menus and circle the menu that is better for your health.

Menu A	Menu B
Macaroni and Cheese	Macaroni and Cheese
Mashed Potatoes	Green Beans
Apple Sauce	Lettuce and Tomato Salad
Roll and Butter	Cherry Pie
Milk	Milk

4. John and Mary often enjoy the following menu for lunch. Are they getting foods from each of the Four Food Groups? Yes No

(Circle the right answer.)

Peanut Butter Sandwich

Carrot Sticks

Baked Apple with Ice Cream

Milk

5. Plan a menu for yourself for one day with the Four Food Groups. Try to have different colors, shapes, and tastes.

BREAKFAST	LUNCH	DINNER
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

6. Write a dinner menu for yourself that will be fast, easy to make and still be healthy.

_____

_____

_____

_____

7. Name some foods that you dislike.

_____ _____

_____ _____

8. Name four of your favorite foods.

a. _____ c. _____

b. _____ d. _____

9. Plan menus for five days (Monday to Friday). Count the times you have a food from each of the Four Food Groups for the whole week. Remember every day you need:

Vegetable – Fruit	4 or more servings every day
Meat and Eggs	2 or more servings every day
Bread – Cereal	4 or more servings every day
Milk	3 or 4 times daily

	BREAKFAST	LUNCH	DINNER
MONDAY	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

	BREAKFAST	LUNCH	DINNER
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			

UNIT 3 – FOOD

Lesson 4 **Reasons for Making a Shopping List**

OBJECTIVES:

You will understand how a food shopping list can help you.

You will be able to write a food shopping list from menu plans.

IMPORTANT WORDS TO STUDY:

impulse buying (noun) – buying suddenly without thinking

several (adjective) – some; a few; more than two

special (s) (noun) – not usual; cheaper than the usual price

INFORMATION:

When you have decided what kind of meals you want to eat, you can make a food shopping list. A food shopping list is a list you write of all the food you will need for your breakfasts, lunches, and dinners, and some snacks. It can help you in several ways. Here are some ways a food shopping list can help:

a. to remember the food you need to buy for meals
b. to save you trips to the store

c. to see how many things your money will be able to buy

d. to stop "impulse buying"

e. to look for food specials printed in the newspaper ads

f. to remind you to buy the other things you need in the kitchen or house such as salt, sugar, paper towels, tea, coffee, etc.

THINGS TO DO:

1. List 6 ways a shopping list helps you.

a. _____ d. _____

b. _____ e. _____

c. _____ f. _____

2. Use the menu plans you wrote for one week and write out a shopping list of things you need to buy.

_____ _____ _____

_____ _____ _____

_____ _____ _____

_____ _____ _____

_____ _____ _____

3. Look at your food shopping list. Look at the food store advertisements in a newspaper. Find out how many of the things on

your list are on sale. Make a list here of the things on sale and how much money you could save.

Item	Regular Price	Special Price	Money Saved

4. Look at the products advertised on the next page. Now do the following:

   a. Fill in the regular "reg." price next to each product.

   b. Fill in the sale "now" price of each product.

   c. Subtract the sale price from the regular price to get how much money was saved. Fill in. (Remember, first find the regular and the sale price for one. Then, find how much was saved on all.)

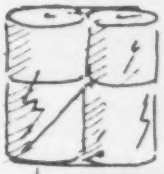
Product	Regular Price	Sale Price	Money Saved
Domino Sugar			
Heinz Catsup			
Charmin Bathroom Tissue			
Penn Maid Cream Cheese			
Ball Park Hot Dogs			
Libby's Corn			
Large Eggs			
Bumblebee Tuna			
Sliced Cooked Ham			
Campbell's Tomato Soup			
Birdseye Orange Juice			
Carolina Rice			
Diet Cola			
Aim Toothpaste			
Total			

SUPER MARKET SALE! THIS WEEK ONLY

OPEN 8 AM TO 10 PM DAILY

reg #1.19
now .99¢
5LB. BAG
DOMINO SUGAR

reg .45¢
now .34¢
HEINZ CATSUP



reg .95¢ pkg
now .79¢ pkg.
CHARMIN
BATHROOM TISSUE

reg .34¢
now 5 for #1.00
BIRDSEYE
ORANGE JUICE

reg #1.39
now #1.19
BALL PARK
ALL MEAT
HOT DOGS

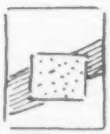
64 oz. bottle .99¢
now .75¢
DIET COLA

reg - 3 for #1.00
now 4 for #1.00
LIBBY'S CUT CORN

7 oz. can
reg .87¢
now .76¢
BUMBLE BEE TUNA

doz. reg .89¢
now .80¢
LARGE EGGS

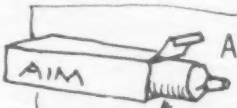
reg 2 for #1.00
now 3 for #1.00
PENN MAID
CREAM CHEESE



2 lb. .69¢
now .55¢
CAROLINA
RICE

½ lb. reg #1.55
now #1.19
SLICED COOKED HAM

reg 5 for #1.00
now 6 for #1.00
CAMPBELL'S TOMATO SOUP



AIM FAMILY SIZE
TOOTHPASTE
reg #1.35 now .99¢

UNIT 3 – FOOD

Lesson 5 **Understanding Food Prices**

OBJECTIVES:

You will understand that the price of the same kind of food can vary because of the way you buy it.

You will understand how the season of the year can change prices of some food.

IMPORTANT WORDS TO KNOW:

abbreviation (s) (noun) – the shortened form of a word: Ft. is an abbreviation for foot.

area (s) (noun) – place

deliver (verb) – to carry and give out

frozen (adjective) – made hard by cold

homemade (adjective) – made at home

per (preposition) – for each

season (s) (noun) – one of the four times of the year (spring, summer, autumn, winter)

INFORMATION:

Do you like potatoes? Think of the many ways you can

buy potatoes. Your menu may have french fried potatoes for dinner. You can decide to make them "homemade" using fresh potatoes. You can buy them frozen in a box or bag. You can even decide to buy them at Gino's or MacDonnald's and bring them home.

You should think about the price of the french fries. Which way will cost less money? Which way will taste better? Which one can save you time or money?

Prices for the same size and kind of food will be different because of the way it is sold. You can buy food that is:

a. fresh

6 ears for #.69

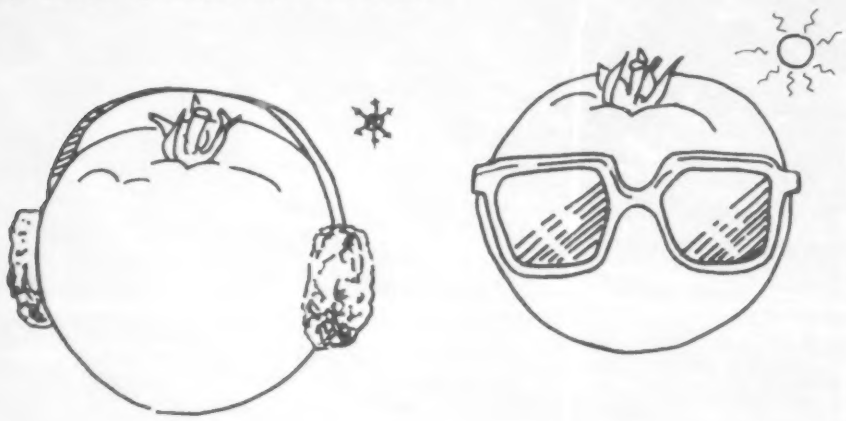
10 oz/.37

b. frozen

c. canned 16 oz/.39

d. dry

The "season" of the year can make prices of some food change. For example, tomatoes are cheaper to buy in the summer than in the winter. In the summer, tomatoes can be grown in the area where you live. You will not have to pay high prices for the trucks or planes that deliver tomatoes from the South.



A consumer's choice of frozen, fresh, canned, or dry food will depend on:

a. your needs
b. your time
c. the price
d. your likes and dislikes
e. the season of the year

WEIGHTS AND MEASURES

Soon we will all be using metric weights and measures. But here is a list of the old weights and measures still used in the stores. Knowing them will help you to get more for your money.

16 ounces	= 1 pound	1 cup	= 8 fluid ounces
2 cups	= 1 pint	1 pint	= 16 fluid ounces
2 pints	= 1 quart	1 quart	= 32 fluid ounces
4 quarts	= 1 gallon	1 dozen	= 12 items

Here are the abbreviations used for some weights and measures.

oz. means ounce or ounces	qt. means quart
lb. means pound or pounds	qts. means quarts
lbs. means pounds	fl. oz. means fluid ounce or ounces
c. means cup or cups	gal. means gallon or gallons
pt. means pint	doz. means dozen
pts. means pints	ea. means each
	(per means for each)

Name _____ Date _____

Practice using weights and measures.

1. one pound = _____ oz.

2. one cup = _____ oz.

3. one quart has _____ c.

4. one quart has _____ fluid oz.

5. one gallon has _____ c.

6. Write out the word for the abbreviations.

oz. = _____ qt. = _____

lb. = _____ gal. = _____

doz. = _____ c. = _____

ea. = _____ pt. = _____

per means _____

7. How many eggs are in one dozen? _____

8. One pound of candy has _____ oz.

9. Three pounds of rice has _____ oz.

10. 2 lbs. 8 oz. cookies = _____ oz.

11. Circle which is a better buy.

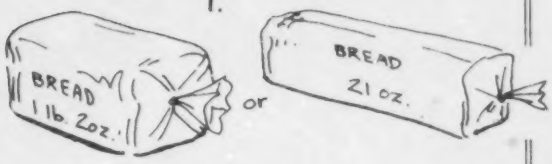
Brand A	Brand B
18 oz. for 50¢	1 lb. 3 oz. for 50¢

WHICH HAS MORE?

Sometimes the same food product comes in different packages. Look at the weights of both packages and tell which has more.

Remember: 16 oz. = 1 lb. (Circle the right answer.)

1.



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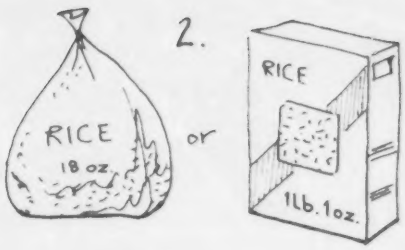

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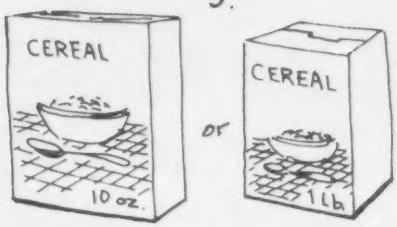

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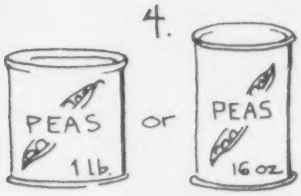

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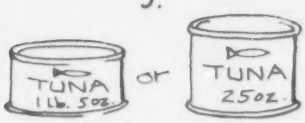

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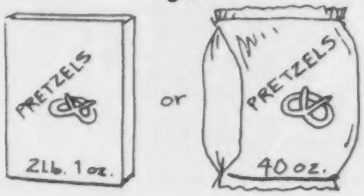

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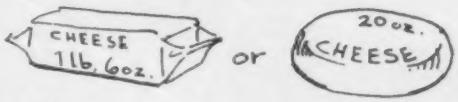

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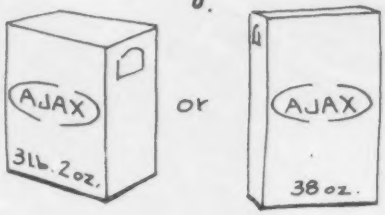

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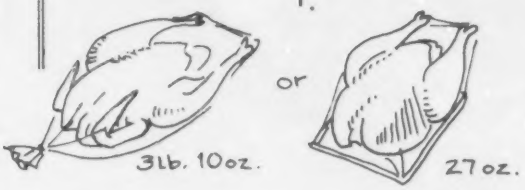


10.

PRACTICE FOR FINDING PRICE PER OUNCE

Most food stores have unit pricing to help you compare which food package costs less per ounce. Imagine you are looking at jars of coffee.

JAR A costs $1.90 for 10 ounces.

JAR B costs $2.08 for 12 ounces.

Which jar of coffee costs less money for each ounce of coffee?

To find the price per ounce you must DIVIDE. You divide the price by the number of ounces the product weighs.

Remember: $\frac{\text{PRICE}}{\text{OUNCES}} = \frac{\text{P}}{\text{OZ.}}$ = Number of Ounces) Price (Price per Ounce)

Now let's find the price per ounce (P/Oz.) of coffee when it costs:

a. $1.90 for 10 ounces of coffee

You divide

$$\begin{array}{r} \$\ .19\ \text{P/Oz.} \\ 10\overline{)\$1.90} \\ \underline{10} \\ 90 \end{array}$$

The $\frac{\text{P}}{\text{Oz.}}$ for the coffee is $.19 or 19¢.

b. $2.08 for 12 ounces of coffee

You divide

$$
\begin{array}{r}
\$\ .17\ (R\ 4)\ P/Oz. \\
12\overline{)\$2.08} \\
12 \\
\hline
88 \\
84 \\
\hline
4\ \text{(The remainder is less than half so you drop it.)}
\end{array}
$$

The $\frac{P}{Oz.}$ for this coffee is $.17 or 17¢.

WHICH COFFEE IS THE BETTER BUY???? _____

Practice Problems to Prepare for Food Product Comparison

1. A 12 oz. can of soda sells for 24¢. The P/Oz. = _____
   Do your work here.

2. A 32 oz. bottle of soda sells for $.90. The P/Oz. = _____
   Do your work here.

COMPARING FOOD PRICES

Food Product Price and Weight Information

Directions: In the chart below is a list of foods and the different ways you can buy them. Go to a supermarket and find the fresh, frozen and canned price for each food. Fill in the price of each and the net weight of the package.

	Fresh		Frozen		Canned	
Food	**Price**	**Weight**	**Price**	**Weight**	**Price**	**Weight**
Carrots						
String Beans						
Peas						
Shrimp						

PRICE COMPARISON CHART

Directions: Find the price per ounce of each food. Circle the lowest price per ounce for each food.

		Fresh		Frozen		Canned	
Food	**Weight**	**Total Price**	**P/Oz.**	**Total Price**	**P/Oz.**	**Total Price**	**P/Oz.**
Carrots							
String Beans							
Peas							
Shrimp							

COMPARING 3 DIFFERENT SIZES OF THE SAME BRAND OF FOOD PRODUCT

Directions: Go to the nearest supermarket and look for three different sizes of the foods listed below. Make sure all three sizes are the same brand. Fill in the brand name, weights, and prices on the chart. Find the price per ounce for each food size of the products. Then answer the questions below the chart.

	Brand Name	Weight	Price	P/Oz.	Weight	Price	P/Oz.	Weight	Price	P/Oz.
canned chunk light tuna fish										
applesauce										
peanut butter										
canned sliced peaches										
rice										

Which size is the best to buy for:

canned chunk light tuna fish _____

applesauce _____

peanut butter _____

canned sliced peaches _____

rice _____

THINGS TO DO :

1. What are the seasons of the year?

   a. _____ c. _____

   b. _____ d. _____

2. What season of the year is good for growing fruits and vegetables?

   _____

3. In which season of the year can you buy fresh fruits and vegetables at a low price?

   _____

4. Circle the different ways you can buy green beans.

   a. fresh b. canned c. dry d. frozen

5. Circle the different ways you can buy milk.

   a. fresh b. canned c. dry d. frozen

6. You are in a hurry to cook dinner. Will you make fresh or canned carrots?

   _____

7. If you do not like carrots, you (will, will not) eat them.

8. Last week, frozen corn cost $ .35 for a 10 ounce box
   canned corn cost $ .38 for a 16 ounce can.
   Which one was cheaper to buy? Frozen or Canned
   (Circle the right answer.)

9. You want to make a dessert. You need peaches. Which kind of peach will you buy in summer? Fresh, Frozen, or Canned?

   _____

   In winter? _____

10. You want to make potato salad. What kind of potato will you buy? Fresh, Frozen, or Canned?

    _____

11. Fresh blueberries are (cheaper, more expensive) to buy in winter.

    _____

12. Alice loves fresh corn. She saw that fresh corn cost $ .20 each ear. Alice needs 10 ears of corn. How much money will she have to pay?

    _____

UNIT 3 – FOOD

Lesson 6 **Money Saving Tips for Buying Food**

OBJECTIVES:

You will learn ways to save money when shopping for food.

You will learn about labels and how to compare prices.

IMPORTANT WORDS TO STUDY:

comparison (s) (noun) – finding out the differences and likenesses among things

continue, continued, continuing (verb) – keep on; go on

evaporated milk (s) (noun) – milk with some of the water taken out

exact (adjective) – right

individual (s) (noun) – one person or thing; single; separate

ingredient (s) (noun) – food used in making another food: The ingredients for a cake usually are flour, eggs, milk, sugar and butter.

label (s) (noun) – a paper or something printed on a product to tell you about it

national (adjective) – for the whole country

nonfat dry milk (noun) – milk which has had the fat and water taken out; powdered milk

ounce (s) (noun) – a unit of weight, 16 ounces = 1 pound

package (s) (noun) – a box or bag with things inside

prepare, prepared, preparing (verb) – to make; to get ready

private (adjective) – not for (sale to) all the people; just for special people

recipe (s) (noun) – directions for making something to eat

shopper (s) (noun) – a person who visits stores to look at or buy things

unit (s) (noun) – a single thing; the smallest whole number

INFORMATION:

There are many ways you can be a good food shopper. Food shopping "know how" will take some practice. You have learned how to write menus. You have learned how to write a shopping list, and you know you can save time and money by shopping once a week. Don't forget to check the newspaper ads and store posters for special sales. Now we will find out more ways to save money when shopping for food.

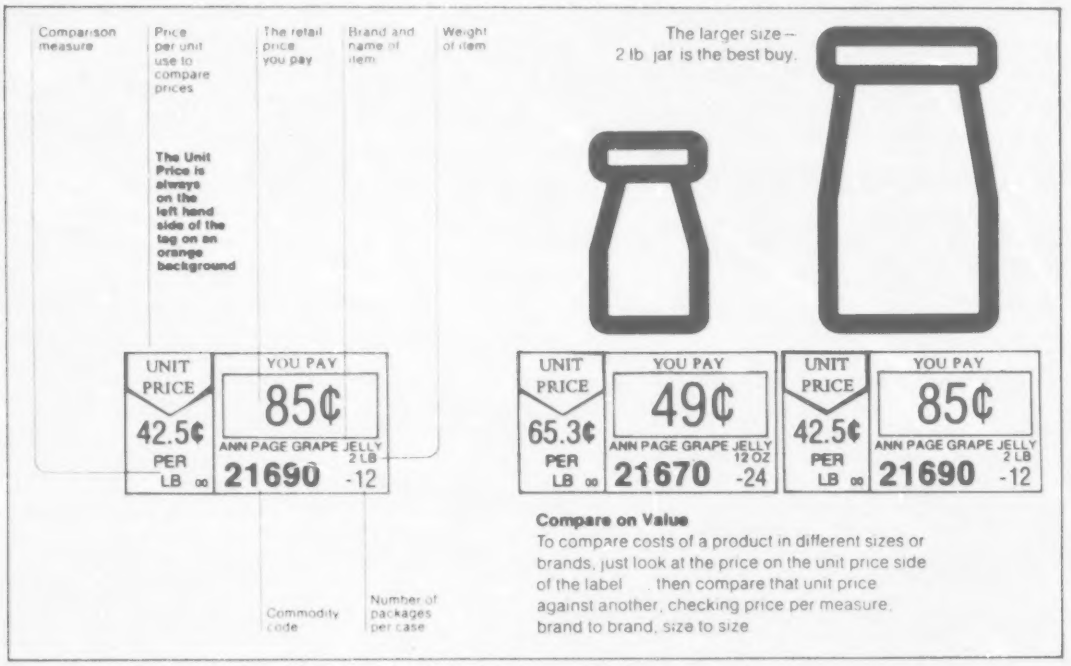
1. Buy canned food in quantity (more than one) when it is on sale. Save the extra cans for future use.

2. Shop alone. Try not to bring your children or friends with you to the store. They often want you to buy things you don't need.

3. Never go food shopping when you are hungry.

4. Consumers will find the labels on food products very helpful. Labels can give important information such as the ingredients, weight, how to prepare, and the name of the company.

5. Learn how to use unit pricing labels on the shelf where the food is kept. Unit pricing will save time in comparing prices of different sizes of the same food. It also helps you compare the price per ounce of the different brands of food. The larger size package often costs less for an ounce than the smaller size.


Comparison measure
Price per unit use to compare prices
The retail price you pay
Brand and name of item
Weight of item
The Unit Price is always on the left hand side of the tag on an orange background
UNIT PRICE
42.5¢ PER LB
YOU PAY
85¢
ANN PAGE GRAPE JELLY 2 LB
21690 -12
Commodity code
Number of packages per case
The larger size – 2 lb. jar is the best buy.
UNIT PRICE
65.3¢ PER LB
YOU PAY
49¢
ANN PAGE GRAPE JELLY 12 OZ
21670 -24
UNIT PRICE
42.5¢ PER LB
YOU PAY
85¢
ANN PAGE GRAPE JELLY 2 LB
21690 -12
Compare on Value
To compare costs of a product in different sizes or brands, just look at the price on the unit price side of the label . then compare that unit price against another, checking price per measure, brand to brand, size to size

6. Try to buy the exact size or package that you may need for a new recipe. In this way you will not waste food or money if you don't like the recipe.

7. Use store coupons or "cents off" for food that you buy or would like to buy.

8. Learn about the different food grades on meat, eggs, dairy products, fruit and vegetables. (Read more about this in lesson 7.)

9. Large cuts of meat can cost less money for each pound than smaller cuts of meat.

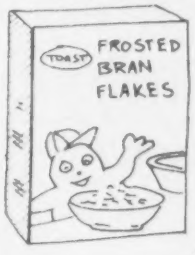
10. Usually liver costs less than most meat. It has no fat, and it has a lot of iron and vitamins in it.

11. Cutting up whole chickens yourself saves up to 10 cents a pound.

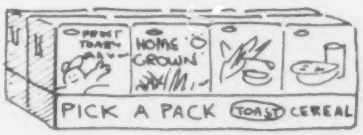
12. Compare prices of sandwich meats such as bologna, roast beef, or cooked ham for the best buy.

13. Frozen fish usually costs less than fresh fish.

14. Buy cereal in large boxes. The small individual boxes can be very expensive.



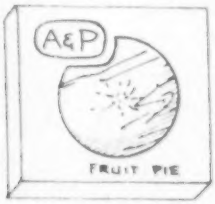
12oz./88



9oz./.99

15. Tea is cheaper to make than coffee.

16. Compare **Store** and **National Brands**. Most supermarkets sell products with their own name on the label. Most times these private brands sell for less than the advertised national brand names. Many times the quality is the same. You can make your own price and taste comparison tests to find out which one you will continue to buy.



Store Brand

National Brand

17. Buy nonfat dry milk or evaporated milk for cooking or drinking. Either one is usually cheaper than whole fresh milk.

18. Look for the date on foods to see if they are fresh. Most milk products, breads, cakes, cereals, and refrigerated foods will have a date when they will be too old to sell.

REVIEW:

1. Why should a consumer shop in more than one food store?

_____

_____

2. Why should you check the date of milk products?

_____

3. What can happen if you go shopping with children?

_____

_____

4. The (store, national) brand advertises across the U.S.A.

_____

5. The store brands are usually (cheaper, more expensive).

_____

6. The _____ _____ on a food package helps give you information.

7. A label can tell you the _____ used to make a food.

8. A label can tell you the _____ or address of a company.

9. Discuss in class how to use unit pricing.

UNIT 3 – FOOD

Lesson 7 **Understanding Information on Labels**

OBJECTIVES:

You will learn about the kinds of information printed on labels and about the grades used to tell quality.

You will understand how the information on labels can help you.

IMPORTANT WORDS TO STUDY:

distribute, distributed, distributing (verb) – to divide and give out

distributor (s) (noun) – a person or thing that gives out something

expiration date (s) (noun) – date after which a thing is no longer fresh or should not be sold

imitation (adjective) – not real

net (adjective) – what is left after subtracting other things: The net weight of a glass jar of candy is the weight of the candy itself.

nutrition (noun) – food; how your body uses food

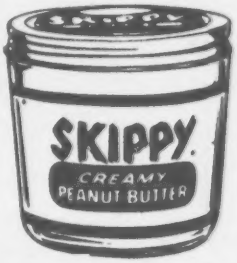
nutritious (adjective) – valuable as food

producer (s) (noun) – a person who grows or makes things to be used by consumers

pure (adjective) – perfectly clean; not mixed with anything

standard (s) (noun) – a model or rule; widely used; set up by the government as a rule for measuring weight, amount, etc.

INFORMATION:



The United States Government has a group of workers who try to make sure that our food is safe, pure, and nutritious. This group of people are in the Food and Drug Administration. They write the rules for all producers of food to follow. Some food products like macaroni, peanut butter, jelly, bread, and butter must all be made with a standard recipe. The FDA tells the food producers how much of each ingredient they must use in making their food.

A food company that did not follow the rules for making grape jam must label it "Imitation Grape Jam". But with food that does not have to be made following a standard recipe, the producers must list all ingredients on a label.

Ingredients are the things used to make a food. They are listed on the label beginning with the one that weighs the most. Compare the ingredients of these two pot pies:

a. "flour, gravy, beef, peas,"

b. "beef, flour, peas, gravy,"

You can see that the second one has more beef. Which one would you buy?

INFORMATION FOUND ON LABELS:

1. Net Weight of the Contents

   a. The label must print the real weight of the food inside the package without weighing the box, can, or bag itself.

   b. Net weight will include the liquids or syrups used.

2. Name of the Packer or Distributor

   a. The label will show the name and address of the food maker or packer.

   b. It may show the name of the company that distributes it.

3. Expiration Dates

   a. Foods that can spoil in a short time are usually either labeled with the date after which they should not be sold or with the date when they were made.

   b. Milk, dairy products, bread, and refrigerator rolls usually have an expiration date.

   c. In the future, we hope that all food will have dates that we will be able to read.

4. USDA Grades

   a. The United States Department of Agriculture (USDA) grades the quality of some foods like meat, eggs, dairy foods, and fruits and vegetables.

b. Eggs, dairy foods, and fruits and vegetables can be graded with an A, B, C, D or a number.

EGGS

FRUITS &
VEGETABLES
frozen canned dry

FRESH FRUITS
& VEGETABLES

c. A food that has U.S. Grade A or No. 1 is top quality. This grade is much like your report card when you are very good in school.

d. There are three grades used for meat sold in food stores. These are Prime, Choice, and Good. USDA Prime is the best and is used in good restaurants.

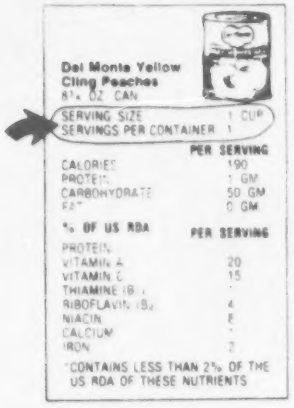
e. The grade of meat most consumers will buy is USDA Choice.

f. Look for the USDA stamps on the things you buy.

MEAT

POULTRY

5. Other information on labels.



Del Monte Yellow Cling Peaches
8¼ OZ. CAN

SERVING SIZE 1 CUP
SERVINGS PER CONTAINER 1

	PER SERVING
CALORIES	190
PROTEIN	1 GM
CARBOHYDRATE	50 GM
FAT*	0 GM

% OF US RDA	PER SERVING
PROTEIN	*
VITAMIN A	20
VITAMIN C	15
THIAMINE (B_1)	*
RIBOFLAVIN (B_2)	4
NIACIN	8
CALCIUM	*
IRON	2

*CONTAINS LESS THAN 2% OF THE US RDA OF THESE NUTRIENTS

a. Many labels have cooking directions or recipes.

b. Some labels show how many people the product will serve or how much (cups, quarts) it will make.

c. Some labels give nutrition information.

ENRICHED WHITE BREAD

NUTRITION INFORMATION, per serving
Serving Size = 2 Slices (Approx. 2 oz.)
Servings per Container = 8

	2 Slices per serving	6 Slices per day
CALORIES	140	420
PROTEIN, grams	4	12
CARBOHYDRATE, grams	27	81
FAT, grams	2	6
PERCENTAGE OF U.S. RECOMMENDED DAILY ALLOWANCES (U.S. RDA)		
PROTEIN	6	15
VITAMIN A	0	0
VITAMIN C	0	0
THIAMINE	15	45
RIBOFLAVIN	10	30
NIACIN	10	30
CALCIUM	6	20
IRON	8	25

INGREDIENTS: Flour, water, sugar, vegetable shortening, yeast, salt, yeast nutrients, niacinamide, iron, thiamine chloride, and riboflavin, calcium propionate (a preservative).

NET WT. 16 OZ. (1 LB.)

How You Can Complain to the Food and Drug Administration

1. Write or phone the nearest FDA office if you have a complaint about foods, drugs, cosmetics, household things, or toys.

2. The FDA office in New Jersey is at: 20 Evergreen Place
East Orange, N.J. 07018

READING INFORMATION ON LABELS

Name _____ Date _____

Each student will read the information found on the label of the product he or she is given by the teacher and answer the following questions.

1. What kind of food is in this package? _____

   _____

2. What is the brand name of this food? _____

3. What is the net weight? _____

   Pretend you want more information about this product. What is the name and address of the company?

   Name _____

   Address _____

5. Does this product have an expiration date? Yes No (Circle right answer.)

6. Does this product give nutrition information? Yes No (Circle right answer.)

7. Does this product list ingredients on the label? Yes No (Circle right answer.)

If yes, write the ingredients ↓ here.

_____

_____

_____

REVIEW:

1. What are ingredients? _____

   _____

2. The ingredient that is listed first weighs the (most, least). _____

3. The weight of the food inside a can is called the _____ weight.

4. The USDA Grade A eggs are very (good, poor). _____

5. What are some of the foods that must be made following a standard recipe? _____

   _____

6. What foods should have an expiration date? _____

   _____

   _____

7. What does the expiration date tell you? _____

   _____

   _____ _____

8. What kinds of information can be printed on a label?

a. _____

b. _____

c. _____

d. _____

e. _____

9. What is one of the jobs of the FDA? _____

_____

10. Here is a list of ingredients on a can of tomato soup.

Ingredients: tomatoes, enriched wheat flour, sugar, salt, vegetable oil, natural spice oils, vitamin C and citric acid.

a. Which ingredient is used the most? _____

b. Which ingredient is used only a little? _____

11. Write what imitation salt means. _____

_____

12. A person who makes things to be used by consumers is called a

_____

13. Explain what net weight is. _____

_____

UNIT 3 – FOOD

Lesson 8 **Kinds of Food Stores**

OBJECTIVES:

You will be able to name the three kinds of stores where you can buy food.

You will learn some advantages and disadvantages of each kind of food store.

IMPORTANT WORDS TO STUDY:

advantage (s) (noun) – a good thing about something

brand (s) (noun) – the company's name for a thing it makes

cheaper (adjective) – at a lower price

check cashing service (s) (noun) – changing a check into money; getting real dollars for your check

cosmetic (s) (noun) – something for making the skin, hair, nails, etc. look nicer: Powder, lipstick, and face creams are cosmetics.

coupon (s) (noun) – part of an advertisement that gives you a right to something

delicatessen (s) (noun) – a store that sells prepared foods such as cooked meats, smoked fish, cheese, salads, pickles, etc. (also a special department in a food store)

disadvantage (s) (noun) – a bad thing about something

grocery, groceries (noun) – store that sells food and household supplies (also means the articles of food and household supplies sold)

made to order – made specially to fit a person's likes or wants

neighborhood (s) (noun) – the place near where you live; people of a place

restaurant (s) (noun) – a place to buy and eat a meal

specialty, specialties (noun) – a special kind of product or work

supermarket (s) (noun) – a large grocery store

variety, varieties (noun) – number of different kinds

weekly (adjective or adverb) – happening once a week; every week

INFORMATION:

Most times, you can find a place to buy food wherever you are. You can buy food in a restaurant or in a store that sells food for you to bring home to eat. There are three different kinds of stores that sell food to bring home. They each have advantages and disadvantages.

Supermarkets are the large food stores that sell everything from food to soap for washing dishes.

Specialty Stores usually sell only one kind of food (such as a bakery).

Neighborhood Food Stores are the small stores near your home that also may sell many different things.

SUPERMARKETS

Try to think of the names of supermarkets near your home and write them here.

_____

_____

Advantages	Disadvantages
1. Most times supermarkets are cheaper than neighborhood or specialty stores.	1. Sometimes you have to wait in a long line to pay for your food.
2. You have many choices.	2. Sometimes supermarkets do not show the name brands.
3. There are weekly sales and coupons you can use to save money.	3. At times supermarkets run out of the specials they advertised.
4. There are many supermarkets. It is easy to compare prices between supermarkets. Find out which one is cheaper.	4. Most supermarkets do not deliver to your home. You will have to take your order home.
	5. You may need a car to get to and from the supermarket.

SPECIALTY STORES

Try to think of the names or kinds of specialty stores and write them here.

Advantages	Disadvantages
1. You can get things "made to order", such as a special cut of meat or cake.	1. These stores can be expensive.
2. You can get things that you can't get in other stores.	2. They have few sales and don't usually give "cents off" coupons.
3. Sometimes they will deliver your food order to your home.	3. There are few specialty stores. It is harder to compare prices.

NEIGHBORHOOD FOOD STORES

Try to think of the names of kinds of neighborhood food stores and write them here.

Advantages	Disadvantages
1. These stores can be close to your home.	1. They can be expensive.
2. They can stay open longer hours.	2. They do not give you many choices of brands, sizes, or a large variety of food.
3. They can save you some time.	

DECISIONS! DECISIONS! DECISIONS!

Now you have seen some of the advantages and disadvantages of the three kinds of food stores. Often your decision about where to shop is also influenced by the services of each store. Here is a list of services offered in some food stores. These services can save you time when you are shopping.

a. cuts meat to order
b. makes delivery to your home
c. has magazine section
d. has check cashing service
e. has drug and cosmetic section
f. has household items section
g. has easy-to-read department signs
h. has delicatessen
i. sells lottery tickets
j. bags groceries for you
k. has convenient store hours (early morning, and late evening, and Sunday)
l. sells some clothing
m. has easy parking.

REVIEW:

1. Name the three kinds of stores where you can buy food.

   a. _____

   b. _____

   c. _____

2. Which kind of food store is usually less expensive? _____

3. Which food store sells things you may not get in a supermarket?

   _____

4. Which food store is close to your home? _____

5. Name one neighborhood food store. _____

6. Give an example of a specialty food store. _____

7. What is a delicatessen? _____

   _____

8. Which supermarket department sells ham and bologna for sandwiches? _____

9. A _____ is a place where you go to eat and buy a meal.

10. Your decision about where to shop for food can also be influenced by the _____ offered by the food store.

11. Give one advantage of a supermarket. _____

_____

12. Give one disadvantage of a neighborhood store. _____

_____

UNIT 4 -- CLOTHING

Lesson 1 **The Functions of Clothing**

OBJECTIVES:

You will learn the many reasons why people need different kinds of clothing.

You will understand that your clothing needs can change.

IMPORTANT WORDS TO KNOW:

depend (verb) – rely; result from another thing

function (s) (noun) – purpose

member (s) (noun) – one who belongs to a group

membership (s) (noun) – fact of being a member

occupation (s) (noun) – the kind of job or work someone does

personality, personalities (noun) – the way one person is different from another

uniform (s) (noun) – the clothes worn by a member of a group while at work

wear, wore, worn (verb) – have on the body

You wear nice clothes.

You are wearing nice clothes.

You wore nice clothes.

You have worn nice clothes.

INFORMATION:

The kinds of clothing that you need depend on the things you do and the places you go. A person can have work clothes, dress clothes, and everyday clothes. Clothing is necessary for warmth and protection. It also shows your personality in the things you choose to wear. A bright yellow shirt may make you feel happy. You can wear clothes that show your membership in a group. A student may wear the school jacket or school colors. Clothes can also show a person's occupation. A uniform can show who is a member of the police, army, or navy. Other people who may wear uniforms are food workers, nurses, doctors, and gas station workers.

1. Clothing is used for:
   a. warmth
   b. protection
   c. to show a person's occupation
   d. to show your personality and feelings

2. The kinds of clothes we buy depend on:
   a. the weather
   b. the season of the year (winter, spring, fall, summer)
   c. our age
   d. our occupation
   e. the things we do (fishing, playing sports, going to church, school, parties)

THINGS TO DO:

1. Make a list of the clothing a student needs for school.

_____

_____

_____

2. What kinds of clothing will a painter need for the job? List them.

_____

_____

3. List the clothes you will bring on a trip to Florida.

_____

_____

_____

4. a. What kind of clothing will a girl need to wear to a prom? to graduation? _____

_____

b. What kind of clothing will a boy need to wear to a prom? to graduation? _____

_____

5. Which occupations require a uniform? (require means must have)

a. _____ d. _____

b. _____ e _____

c. _____ f. _____

UNIT 4 – CLOTHING

Lesson 2 **Plan a Wardrobe and Your Spending**

OBJECTIVES:

You will learn how to plan for buying clothes that you need.

You will understand that the clothes you buy depend on the money you can spend.

IMPORTANT WORDS TO STUDY:

budget (s) (noun) – a plan for spending money

dry cleaning (s) (noun) – cleaning fabrics with chemicals instead of water

fad (s) (noun) – something that everybody is interested in for a short time (mood rings, pet rocks, hot pants)

fashion (s) (noun) – clothes that people are interested in this year.

stripe (s) (noun) – a long, thin line of different color, material

style (s) (noun) – the fashion; way something looks: Sneakers are one style of shoes.

wardrobe (s) (noun) – all the clothes you have

INFORMATION:

The first thing to do to have a good wardrobe is to plan what you need to buy. You can begin by making a list of the things you have. Then decide on the clothes you will need. Try to think about the colors, places you will go, things you will do, and the weather. After you have decided which clothes you need to buy, you must think about your budget. How many of your clothing needs can you buy with the money that you will have?

1. Choose styles that can be dressed up or down for the different places you will go.

2. Do not waste money buying something that is a fad. A fad is something that everybody is interested in for a short time.

3. Fashions are the clothes that people are interested in wearing for one or two years. Buying things that are in fashion is smarter than spending money for something that is a fad.

4. Plan around only a few colors. Then you can mix and match your shirts, pants, or skirts.

5. Decide how much time and money you have for taking care of the clothes you buy. Think about what the cost in time or money of ironing, hand washing, dry cleaning will be.

6. It is important to choose clothes that look good on your body. If a person is very tall, clothes with long, thin stripes will not look good.

7. Buy only the clothes that you planned to buy. Wait for sales to save some money.

THINGS TO DO:

1. Think about the clothes that you have now. Make a list of some of the clothes that you will need to buy in the next four months.

_____ _____ _____

_____ _____ _____ _____

_____ _____ _____

2. Do you pay for your own clothes? Yes No Most of the time Sometimes (Circle right answer.)

3. How much money do you spend each month for clothes? (Circle your answer.)

$5 $10 $15 $20 $25 $30 More $_____

4. You are planning to sew a pair of pants with your own sewing machine. You need to buy the following things for the project.

   3 yards of blue denim cotton at $1.80 a yard

   1 pattern for $1.35

   1 zipper for $.75

   1 spool of thread for $.50

   1 yard of interfacing for $1.20 a yard

   How much money will this total purchase cost to sew the pants? Do your math here:

5. Make a list of all the different kinds of stores where you can buy clothes.

UNIT 4 – CLOTHING

Lesson 3 **Shopping Skills for Buying Clothes**

OBJECTIVE:

You will learn the right things to do when shopping for clothes.

IMPORTANT WORDS TO STUDY:

able (adjective) – can

exchange, exchanged, exchanging (verb) – give in trade for something else; change

fabric (s) (noun) – cloth

hang tag (s) (noun) – a piece of paper hanging from things for sale

interfacing (s) (noun) – a stiff cloth used under collars, buttonholes, and cuffs

plaid (s) (noun) – any cloth with a pattern of checks or stripes usually in many colors

policy, policies (noun) – rule; way to do something

receipt (s) (noun) – a piece of paper that shows the total price you paid; a piece of paper that says money has been recieved from you

refund (s) (noun) – the money or credit you get back after returning something you bought

return (verb) – to bring back, give back, or send back

seam (s) (noun) – the place where two pieces of cloth are put together

skill (s) (noun) – ability to do things well

INFORMATION:

You have learned that planning your wardrobe and budget are important to do before buying clothes. Now you should follow these ideas to get you what you want for the money you are able to spend.

Follow these shopping skills when you buy clothes:

1. Make a shopping list of all the things you need.

2. Plan how you will spend your money. Make a budget.

3. Learn to read all labels and hang tags on clothes.

Care Labels

A Federal Trade Commission Rule on permanent care labels became effective in July 1972. It can help you get the most from your clothing dollar.

TELL

you how to wash, bleach, dry, iron, and dryclean.

WARN

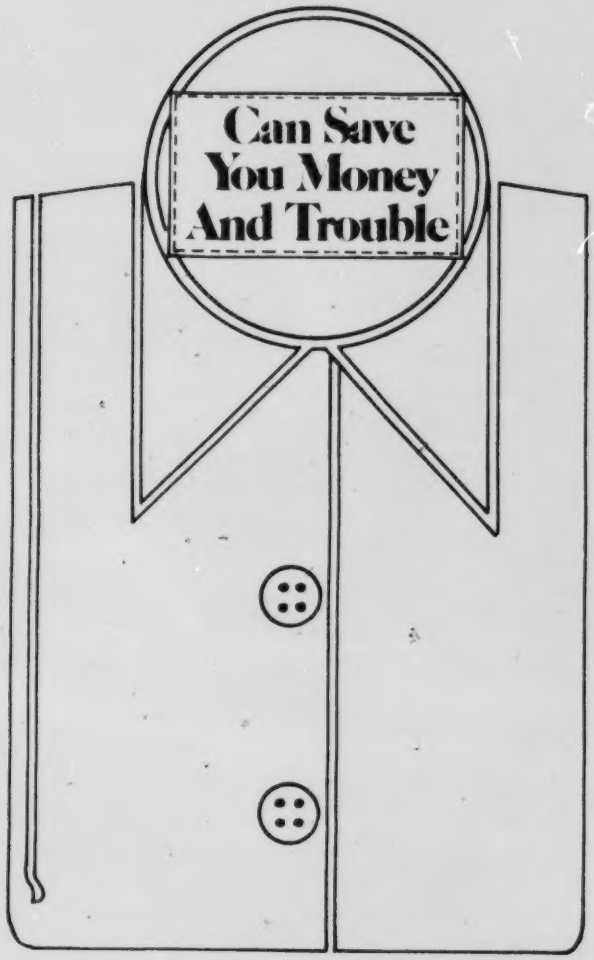
you if usual care methods seem to apply but do not.

Tell only about Regular Care, not about spot removal.

They must stay attached and be easy to read for the life of the garment.

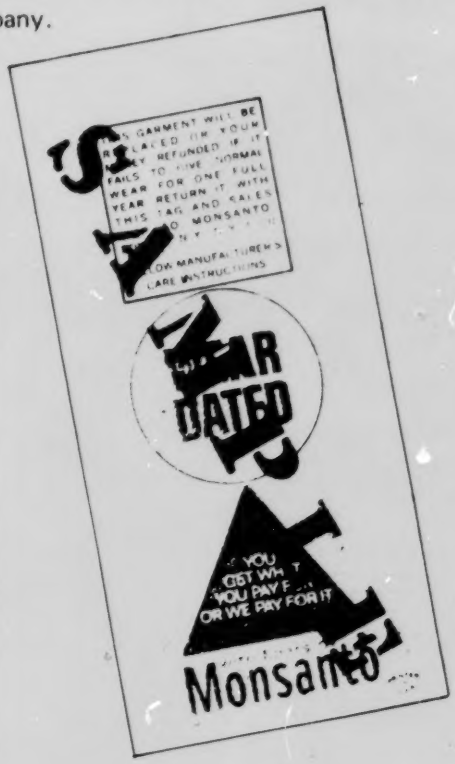
They must be easy to find on the garment.

Care Labels



FTC cannot handle individual complaints.
but they are interested in your ideas to improve
CARE LABELING.

4. Labels tell you about the kind of fabric, how to wash and iron, the size, and the name of the company.



5. Check how well it is made. Clothes that are made well will last longer, fit better, and look better on you.

6. Check: seams, buttons, buttonholes, matching plaid, interfacing, hems, stitching.

7. Buy good quality, well made clothes for things you will use often You can buy lower quality clothes if you think they may go out of style quickly or that you will not use them often.

8. Check for good fit. Test by sitting, walking, bending, stretching. Check the neck size and length of sleeves.

CHECK FOR GOOD FIT

9. Compare prices and quality in different stores. The same garment may sell at a different price in another store.

10. Know store policies.

Can something that you buy be returned or exchanged? Can you get a refund? Remember – many stores will not give refunds without your receipt.

11. Learn to complain when you get bad services or products.

THINGS TO DO:

1. What are 4 things a label can tell you?

a. _____

b. _____

c. _____

d. _____

2. What can you check on a shirt before you buy it?

a. _____

b. _____

c. _____

d. _____

3. What are five things you can do to check for a good fit?

a. _____

b. _____

c. _____

d. _____

e. _____

4. Name one store policy that you know.

_____

_____

5. What does it mean to get a "refund"?

_____

_____

6. Can you usually get a refund without a receipt? _____

Try this:

7. Bill and Judy went to the store to buy clothes for their newborn baby. Bill and Judy shopped in two different stores to compare prices. Here is a list of the things they needed to buy and the prices at Store A and Store B.

	Store A	Store B
Undershirts	3 for $2.75	3 for $2.95
Socks	3 pairs for $1.19	3 pairs for $1.29
Diapers	12 for $5.00	12 for $4.39
Blanket	1 for $5.98	1 for $5.89
Pajamas	1 pair for $4.75	1 pair for $4.49
Baby shoes	1 pair white for $4.50	1 pair white for $3.50

(Do work on next page. If you need help, go back to Lesson 2 of Unit 1.)

Find the total for the clothes at Store A. $ _____

Find the total for the clothes at Store B. $ _____

If they buy everything in one store, which store is cheaper?
Store A or Store B? _____

To save even more money, what could they buy at Store A that is cheaper than Store B?

_____

What could they buy at Store B that is cheaper than at Store A?

_____

_____

If they buy only the things that are cheaper at Store A and those that are cheaper at Store B how much would they pay? _____

How much would they save? _____

UNIT 4 – CLOTHING

Lesson 4 **How to Judge Good Quality Clothes**

OBJECTIVE:

You will know how to look for clothes that are well made.

IMPORTANT WORDS TO STUDY:

apart (adverb) – away from each other

center (s) (noun) – the middle

construction (s) (noun) – the way something is put together; the way something is built

design (s) (noun) – a pattern of colors, shapes, or forms

famous (adjective) – very well known

invisible (adjective) – not able to be seen

match (matched) (verb) – be equal; be alike

overcasting (s) (noun) – sewing over and over through the edges of a seam to stop threads from coming loose

width (noun) – how wide a thing is

INFORMATION:

Good quality clothing can be found at many different prices. Don't think that the highest price always means the best quality. Many times famous names have good quality but very high prices. This can happen because it costs so much to advertise. Clothes that you will not wear very much do not have to be of the best quality. Careful comparison and a good eye are what you need to judge the quality of clothing.

Here is a list of things to check on the construction of the clothing you are going to buy.

1. Construction means the way something is put together.

2. The design or plaids in the fabric should be matched at the seams and the center front. Be sure the fabric is cut with the "grain" (straight lengthwise and crosswise).

Well Matched **Poorly Matched**

3. Seams should be wide so that they will not come apart or so you can change the fit.

4. Seams should be finished with overcasting or pinked edges

Pinked Seam Edge **Overcasting**

5. Stitching should be even, straight, and neat.

6. The sewing on buttons and buttonholes should be straight and strong.

7. Zippers should be flat and smooth. Be sure they work.

8. Collars and sleeves should fit smoothly.

9. Hems should be flat, invisible on the right side, and sewn with even stitches.

REVIEW:

1 Use these words in the following sentences:

straight	famous	hems
zipper	quality	seams
	fabric	

a. Clothes with good _____ are put together with strong seams and straight hems.

b. The _____ should work when you pull it up and down.

c. Something that is very well known is _____.

d. The _____ should be wide enough to let out if you gain weight.

e. The sewing on the buttons and buttonholes should be _____ and strong.

f. The _____ should be cut with the grain.

g. _____ should hang straight and be sewn with even stitches.

2. A clothing company that advertises may have to sell clothes at a (higher, lower) price.

_____

3. It is important to _____ the price of the same kind of clothes at two different stores.

UNIT 4 – CLOTHING

Lesson 5 **Kinds of Fabrics**

OBJECTIVES:

You will learn three ways to make fabrics.

You will understand more about man-made and natural fibers.

IMPORTANT WORDS TO KNOW:

characteristic (s) (noun) – the special quality (qualities) that makes one thing different from another

felt (s) (noun) – cloth that is not waven, but is made by rolling and pressing together wool, hair, or fur (used to make hats, slippers, and pads)

fiber (s) (noun) – a small thread

garment (s) (noun) – another word for a piece of clothing

interlace, interlaced, interlacing (verb) – crossing threads over and under each other

loop, looped, looping (verb) – bend and cross a yarn so that a needle or hook can be passed through

natural (adjective) – made by nature

nonwoven (adjective) – not made by weaving.

snag, snagged, snagging (verb) – to catch something on a sharp point

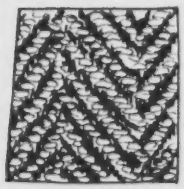
spin, spun, spinning (verb) – make into thread by twisting

texture (s) (noun) – the way threads are woven in a fabric; the roughness or smoothness of the finished fabric: Burlap has a rough texture; silk has a smooth texture.

weave, wove, woven (verb) – make into a thing or fabric: make out of thread

INFORMATION:

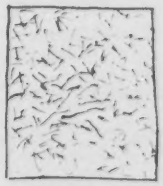
A fabric may be woven, nonwoven, or knitted. Fabrics are made from yarns or thread. The yarns are usually made from short threads called fibers. There are two kinds of fibers – natural and man-made.



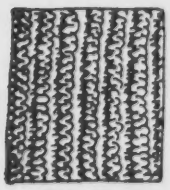
Weaving (Woven)

A woven fabric is made from yarns that are interlaced. There are many different kinds of weaves. Most times, a fabric that is closely woven will be stronger and last longer than a loosely woven fabric.

A nonwoven fabric is made by using chemicals and heat to put the fibers together. The fibers are not woven. Nonwoven fabrics look like paper or felt. These fabrics are not used regularly for clothing by the family.



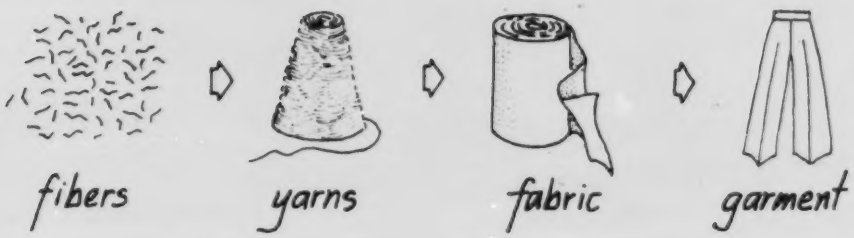
Felting (Nonwoven)



Knitting (Knitted)

Knitted fabrics are made by looping a set of yarns or one long yarn together. Knitted clothes are warm, lightweight, and easy to care for. They may "run" if snagged.

Here is the way a garment might be made from start to finish.

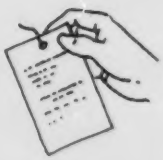


Natural fibers are made from threadlike parts of plants and animals that are twisted or spun into threads. Some of the natural fibers are:

a. wool
b. cotton
c. silk
d. linen

Man-made fibers are mostly made with chemicals. Many are made from such everyday things as water, air, coal, or wood. A few of the man-made fibers are:

a. polyester
b. nylon
c. rayon
d. saran
e. acrylic
f. olefin
g. spandex
h. glass
i. rubber
j. vinal



When choosing fabrics, you must look at it, feel the softness and texture. You must read the label to find out if this fabric is good enough for your needs. A good consumer will try to know the characteristics of the fabric.

THINGS TO DO:

(Try to answer these questions. Use the encyclopedia for help.)

1. Wool, cotton, silk, and linen are _____ fibers.

   a. Wool comes from _____ .

   b. Cotton comes from a _____ .

   c. Silk comes from a silk _____ .

   d. Linen is from the flax _____ .

2. Look up and describe the characteristics of two natural and two man-made fabrics. Compare their strength, uses, and care.

   _____

   _____

   _____

   _____

3. Draw a picture of a knitted fabric.

4. List some of the clothes you wear that are made by weaving.

_____

_____

_____

5. Name some clothes made with knitted fabrics.

_____

_____

_____

6. Look at the labels of your clothes to find the name of the fabric.

   a. From what kind of fabric is your shirt or blouse made?

   _____

   b. From what kind of fabric is your skirt or pants made?

   _____

7. Use the encyclopedia or dictionary to answer:

   a. What is flax? _____

   _____

b. What is used to make nylon? _____

_____

UNIT 4 – CLOTHING

Lesson 6 **Words Found on Labels and Hang Tags**

OBJECTIVES:

You will understand that labels will tell you the kind of fabrics that were used to make the clothes.

You will learn to read labels that tell you how to care for your clothes.

IMPORTANT WORDS TO STUDY:

colorfast (adjective) – will not lose color

finish, finishes (noun) – a special treatment given to fabric; preparing the fabric in a special way to make it better

garment (s) (noun) – another word for a piece of clothing

manufacturer (s) (noun) – one who makes a product to sell

nap (s) (noun) – the short, soft, fuzzy threads or hairs on the surface of cloth

permanent (adjective) -- lasting a long time

pile (s) (noun) – soft, furry, thick nap on velvet or carpets

preshrink, preshrank or preshrunk, preshrinking (verb) – to make fabric smaller before using by putting it through a special shrinking treatment

press (verb) – make smooth (by ironing)

-proof – protected against; safe from (waterproof, flameproof)

repellent (adjective) – keeping back; keeping off

resistant (adjective) – keeping something away; keeping from

shrink, shrank or shrunk, shrunken (verb) – to get smaller

shrinkage (s) (noun) – amount lost by getting smaller

stain (s) (noun) – spot; soil

INFORMATION:

A good label on any garment will tell you the kind of fiber used, the fabric finish, and how to care for it. Usually finishes are put on fabrics to help make them better.

If you want to know if a garment is made of wool, cotton, fur, or a man-made fabric, you should read the label. Also, if you have to write a letter to the manufacturer about something you did not like, most times you can find the name or address on the label. It is important to check labels for shrinkage and colorfastness. Help yourself! Learn about the words you see on labels and hang tags.

needs no ironing
CONEPREST®
A durable press is locked in the fabric
Conepre-t® is an exclusive development of Cone Mills
SURALINE® — A two-way texturized woven fabric 100% Dacron® Polyester
HOW TO CARE FOR THIS FABRIC
Hand or Machine Wash in warm water.
Tumble Dry at delicate setting.
Remove promptly when dryer stops.
If Touch-Up needed, use Steam Iron on Low setting.
Don't just look for fabric, look for Klopman.
KM 529 Rev
RN 32710

Facts about finishes

1. Wash and Wear
   a. These finishes let you wash and wear clothing without ironing.

   b. This finish helps clothes keep their shape. Wash and wear clothes are good to take with you on trips.

2. Permanent Press
   a. Permanent press finishes are used to hold in creases and pleats.

   b. You can wash the clothes and wear them with out any ironing.

3. Preshrinking

   a. This is used for cotton fabrics. You do not have to worry about clothes becoming smaller (shrinking) when you wash them in hot water.

   b. You should not buy cotton clothes that were not preshrunk first.

4. Colorfast

   a. This finish will keep your clothes and fabrics from losing their color when they are washed.

   b. Usually colorfast clothes will not fade in the sun.

5. Repellent Finishes

   a. Water and stain repellent finishes will help keep water or stains from entering the fabric.

   b. Fire resistant finishes will make the fabric slow to burn or catch on fire.

   c. Flameproof fabrics will not burn.

   d. Waterproof fabrics do not let water go through them.

6. Nap and Pile

   a. Nap is the soft or "fuzzy" layer found on some fabrics such as flannel and suede cloth.

   b. Piled fabrics are made with extra yarn loops. Usually the yarns are carefully cut to make a thick fabric. Towels and fake fur coats are made with cut pile fabrics.

Washing Instructions

a. Learn to follow directions on labels for washing.

b. Do not wash wool and silk in hot water because they will shrink!

c. We can use bleach in our washing machines to make white clothes white.

Dont let this happen to you.

Drying Instructions

a. Learn to follow directions on labels for drying.

b. After washing a drip-dry garment, you must hang it up to dry. Never put it in the machine to dry!

CONSUMER CARE GUIDE FOR APPAREL

This Guide is made available to help you understand and follow the brief care instructions found on permanent labels on garments. Be sure to read all care instructions.

	When label reads:	It Means:
MACHINE WASHABLE	**Washable** **Machine washable** **Machine wash**	Wash, bleach, dry and press by any customary method including commercial laundering.
	Home launder only	Same as above but do not use commercial laundering
	No bleach	Do not use bleach
	No starch	Do not use starch
	Cold wash **Cold setting** **Cold rinse**	Use cold water from tap or cold washing machine setting
	Warm wash **Warm setting** **Warm rinse**	Use warm water 90° to 110° Fahrenheit
	Hot wash **Hot setting**	Use hot water (hot washing machine setting) 130° Fahrenheit or hotter
	No spin	Remove wash load before final machine spin cycle
	Delicate cycle **Gentle cycle**	Use appropriate machine setting; otherwise wash by hand
	Durable press cycle **Permanent press cycle**	Use appropriate machine setting; otherwise use medium wash, cold rinse and short spin cycle
	Wash separately	Wash alone or with like colors

This Care Guide was produced by the Consumer Affairs Committee, American Apparel Manufacturers Association and is based on the Voluntary Guide of the Textile Industry Advisory Committee for Consumer Interests. Copyright 1971, The American Apparel Manufacturers Association, Inc.

	When label reads	It means:
NON-MACHINE WASHING	**Hand washable** **Hand wash**	Launder only by hand in lukewarm (hand comfortable) water. May be bleached. May be drycleaned
	Hand wash only	Same as above, but do not dryclean
	Hand wash separately	Hand wash alone or with like colors
	No bleach	Do not use bleach
HOME DRYING	**Tumble dry** **Machine dry**	Dry in tumble dryer at specified setting – high, medium, low or no heat
	Tumble dry **Remove promptly**	Same as above, but in absence of cool-down cycle remove at once when tumbling stops
	Drip dry **Hang dry** **Line dry**	Hang wet and allow to dry with hand shaping only
	No squeeze **No wring** **No twist**	Hang dry, drip dry or dry flat only
	Dry flat	Lay garment on flat surface
	Block to dry	Maintain original size and shape while drying
IRONING OR PRESSING	**Cool iron**	Set iron at lowest setting
	Warm iron	Set iron at medium setting
	Hot iron	Set iron at hot setting
	No iron **No press**	Do not iron or press with heat
	Steam iron **Steam press**	Iron or press with steam
	Iron damp	Dampen garment before ironing
MISCELLANEOUS	**Dryclean** **Dryclean only**	Garment should be drycleaned only, including self-service
	Professionally clean only **Commercially clean only**	Do not use self-service drycleaning
	No dryclean	Use recommended care instructions. No drycleaning materials to be used.

THINGS TO DO :

Use the finishes that were explained in this lesson to answer #1.

1. Some friends of yours are planning to buy clothing and things for their apartment. Help them choose the finishes that will be best for their needs.

   a. fabric rain hat _____

   b. pleated skirt _____

   c. cotton pajamas _____

   d. kitchen curtains _____

   e. shower curtain _____

   f. pot holders _____

   g. summer pants _____

2. A fabric that is _____ will not lose its color in the sun.

3. A fabric that is _____ _____ will not need ironing.

4. A flameproof fabric will not _____ .

5. Hot water will _____ some fabrics.

6. Make a list of some things that can stain your clothes.

a. _____

b. _____

c. _____

d. _____

e. _____

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CONEPREST® FABRIC
needs no ironing
50% POLYESTER 50% COTTON
WASH—At medium setting. As with any fine blended fabric, wash and wear cycle does a better job. Chlorine bleaches shorten fabric life and should not be used.
DRY—Use tumble dryer on durable press cycle. Remove promptly—garment is ready to wear. May be drip dried.
Cone
Cone Mills
New York, N.Y. 10018
Fabric made in America
C25-62

UNIT 4 – CLOTHING

Lesson 7 **Helpful Information and Laws for the Consumer**

OBJECTIVES:

You will learn that consumers are protected by laws that require labeling and standards of quality for the manufacturers of clothing.

You will learn how to get help when you have a problem or complaint.

IMPORTANT WORDS TO STUDY:

agency, agencies (noun) – an office

attach (verb) – put on; add to

bureau (s) (noun) – office

false (adjective) – not true

improve, improved, improving (verb) – to make better

performance (s) (noun) – doing; acting

prevent (verb) – keep from happening; stop

publish, (verb) – write and print a book, magazine, or paper; make known to all

standard (s) (noun) – a model or rule; set up by the government as a rule for measuring weight, amount, etc.

textile (s) (noun) – a cloth; a woven fabric

INFORMATION:

Did you ever buy something that fell apart after one washing? Have you noticed that all clothes must have a permanent label with directions about care? All garments that are made today must have labels sewn inside them. The United States Government has made many laws to protect the consumer and to help improve the quality of fabrics. To be a smart consumer you should learn about the laws that will protect you and where to get help with a problem.

Government agencies and laws that protect you

1. The Federal Trade Commission (FTC) protects you against false or misleading advertising, labeling, and packaging.

2. Care Labeling of Textile Wearing Apparel Law (1972) was passed to make all companies attach permanent labels with care information on all garments sold.

3. Textile Products Identification Act requires labels on all clothes to show the name and amount of the fibers. This is true when more than 5 percent of a fiber is used in the fabric.

4. Wool Products Labeling Act requires labels on all garments with wool to tell how much and what kind of wool was used.

5. Fur Products Labeling Act requires labels on all fur products to tell the name of the animal, the country where the animal came from, and the part of the animal used.

6. The Flammable Fabrics Act of 1953 was passed to stop companies from making clothes that caught on fire easily and quickly.

7. The National Bureau of Standards has made standards of performance for fabrics. The Bureau publishes the standards for nearly all fabrics sold but does not require clothing manufacturers to follow the standards.

8. The United States Testing Company tests samples of fabrics to see if fabrics and garments will meet the standards.

How to get help with a consumer problem

1. The Better Business Bureaus try to prevent false or deceptive advertising practices in your community. If you have a complaint or problem about a product or company, you should write to the nearest BBB (Better Business Bureau).

2. Here are some magazines that will help you compare different products before you decide which one to buy.

   Consumer Reports Magazine

   Changing Times Magazine

   Consumer's Research

REVIEW:

1. When you want to complain about false advertising or labeling, you can write to the _____ _____ _____ .

2. If you want to complain about a store or service, you can get help from the B _____ B _____ B _____ .

3. Marge wanted to buy a black fur coat. She found a nice looking coat that only cost $59.00. She did not know what kind of fur this was. She was not sure that it was real fur. What should Marge do to find out the kind of fur?

_____

_____

4. Marge found out that it was not real fur but a fake fur. It was made from acrylic. Acrylic is a (man-made, natural) fiber.

_____

5. What are the names of two magazines that help consumers compare different products?

a. _____

b. _____

6. What is the name of the law that requires all clothes to have labels sewn inside them?

_____

7. You just bought a sweater that had no labels on it. You don't know what fibers were used or what care to give it. Write a letter to the Bates Manufacturing Company, Sweaterville, N.J. to complain. (What laws did the company break?)

UNIT 5 – HOUSING

Lesson 1 **Kinds of Shelter**

OBJECTIVE:

You will learn about different kinds of shelter.

IMPORTANT WORDS TO STUDY:

hotel (s) or motel (s) (noun) – a house, building, or row of cottages where people who travel can pay to sleep in a room or eat meals

housing (noun) – houses; places for people to live

rowhouse (s) (noun) – a line of homes with their sides touching each other

shelter (s) (noun) – something that gives protection from weather, danger, or attack.

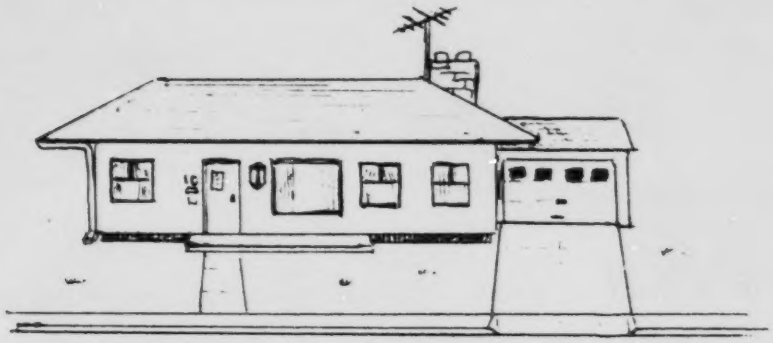
tent (s) (noun) – a movable shelter held up by poles

trailer (s) (noun) – a moveable shelter on wheels that can be pulled by a car or truck; a vehicle equipped for people to live in

INFORMATION:

People need shelter for many purposes. Some of these are protection from weather and danger, for health, and for family life. A

shelter in which people live is called a home. Not all shelters are homes. The school building is a shelter, but it is not your home. Office buildings and stores are also shelters, but they are not homes.



Many different kinds of shelter are used for housing. Think of the different kinds of homes in which you and your friends live. Some people live in a two-story home, and others can live in a rowhouse.

People who move around a lot sometimes live in homes that travel with them. Tents, trailers, and houseboats are some homes that can be moved from place to place.

Many people like to travel. When people travel, they use other kinds of shelter for a short time. Hotels, motels, and ships at sea are some examples.

THINGS TO DO:

1. Why do people need shelter? _____

_____

2. What do you think should be in a home to make it comfortable?

(Use the encyclopedia to find answers)

3. Find pictures of houses people build in other countries around the world and describe 2 of them.

4. Discuss what makes ranch, split level, two-story, and apartment houses different. How can you tell the difference?

5. What is an igloo? _____

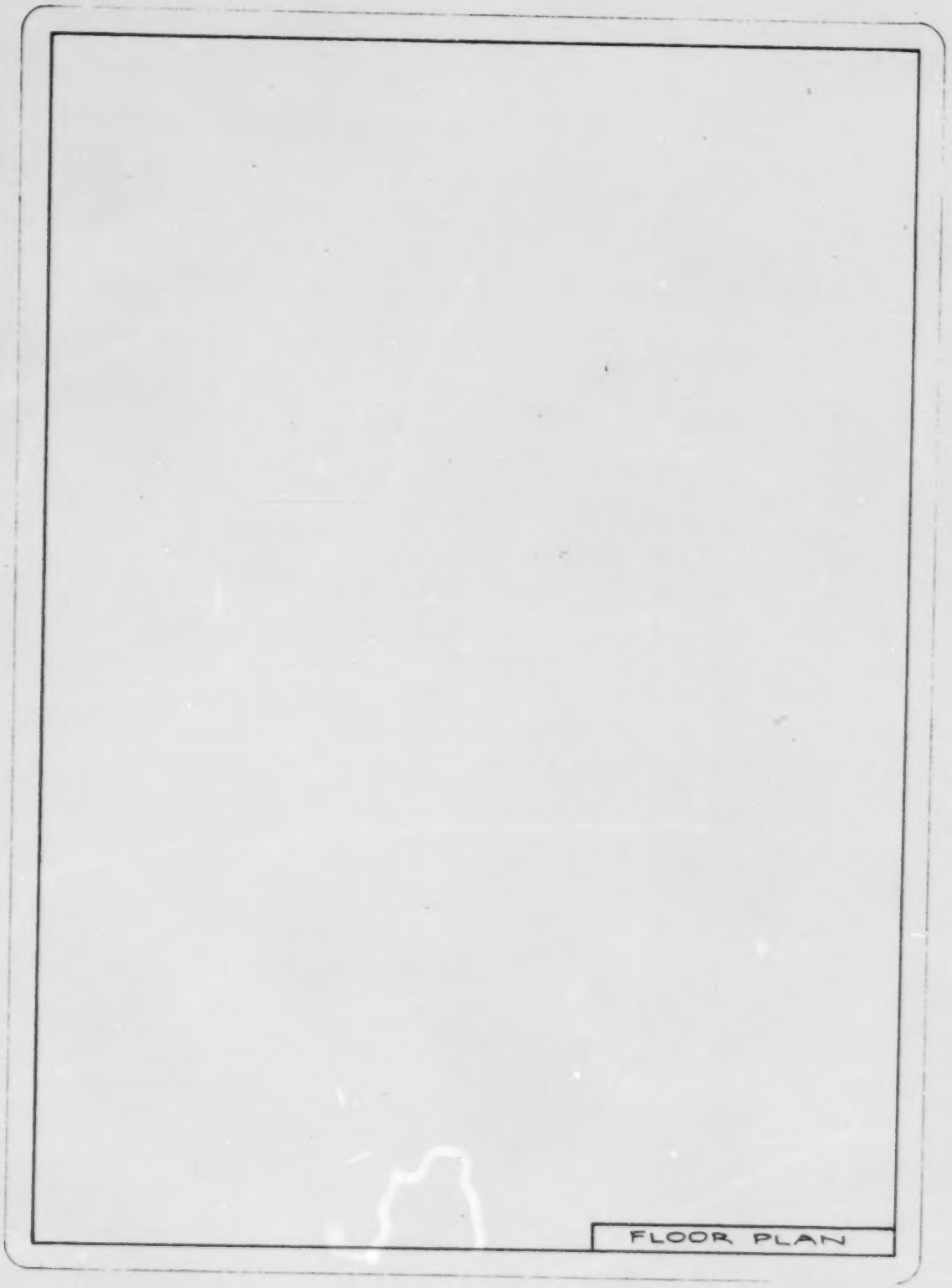
How is an igloo built? _____

Is an igloo warm inside? Yes No (Circle right answer.)

6. Name some different materials that can be used to build a house.

7. Draw a floor plan for a room that you would like to have. Cut out of magazines or draw pictures of furniture for the room. Put the furniture in the room the way you want it to look.

(Use next page for floor plan.)


FLOOR PLAN

UNIT 5 – HOUSING

Lesson 2 **Deciding on a Place to Live**

OBJECTIVE:

You will understand that different people have different housing needs.

IMPORTANT WORDS TO STUDY:

afford (verb) – to have money for

apartment (s) (noun) – a group of rooms to live in; a single room; a building where many people live, each person in his or her own part of the building

income (s) (noun) – all the money you earn from a job; money that comes in

level (adjective) – one floor of a building where no part is higher than another

privacy, privacies (noun) – being away from other people

rent (verb) – pay money to use something (an apartment)

retire, retired, retiring (verb) – stop working (usually at age 62 or 65)

INFORMATION:

Where do you want to live? That can depend on a lot of things. How much money can you afford? Do you want to rent or

buy? What is the size of your family? Do you want a large home or small home that is easy to take care of? Your ideas about where you want to live may not be clear right now. But, before you plan to find a place to live, you should start by making a list of the things you really need or want to have in a home.

Many people look for a home that will be near their jobs, shopping centers, or schools. Your income will be very important in making your decision about the kind of home you can buy or rent. Often, a person's income will increase as he or she gets older. With more income, you can afford to spend more money on a house.

Our changing housing needs

1. Single people often live in a small apartment or with their parents.

2. "Just married" people often live in apartments or a rented house. They may want to save money for their future house or may need to find better paying jobs.

3. Large families with children would need a larger home with more bedrooms and a yard for play and privacy.

4. When children grow up and leave home, parents often think about retirement. They may want a smaller, one-level home that is easy to take care of.

REVIEW:

1. People try to find a home that is near their _____ .

2. Many single people live in an _____ .

3. Your _____ every month will help you decide how much money you can spend on housing.

4. Make a list of the things you would like to have in a home.

a. _____ f. _____

b. _____ g. _____

c. _____ h. _____

d. _____ i. _____

e. _____ j _____

UNIT 5 – HOUSING

Lesson 3 **How Much Money Can You Afford to Pay?**

OBJECTIVE:

You will understand that the kind of housing you can afford depends on your income.

IMPORTANT WORDS TO STUDY:

earn (verb) – get paid; get by working for something

expense (s) (noun) – things you must pay for

gross income (s) (noun) – the total money you earn with nothing taken out of your pay

medical (adjective) – of or about the practice of medicine

monthly (adjective or adverb) – every month

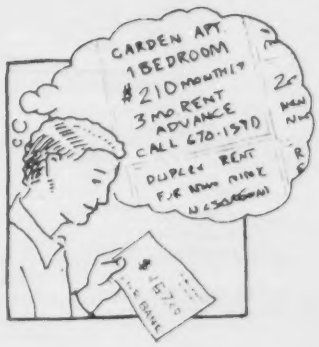
payment (s) (noun) – the act of paying; something paid

recreation (noun) – play; fun; good time; something that makes you happy

utility, utilities (noun) – useful thing(s) (electricity, gas, phone, water)

weekly (adjective or adverb) – happening once a week; every week

INFORMATION:



The amount of money you spend for a home depends on your needs, your wants, and how much money you can spend. There are 3 ways that you can use to find out how much money you can spend for monthly housing costs.

1. The first way is to find ¼ of your monthly gross income.

   To find ¼ of your income, you divide it by four.

   If Mr. and Mrs. Harrison have a monthly gross income of $880, they will divide $880 by 4.

$$4\overline{)\$880.}\quad \$220.$$

   They can afford monthly payments of $220.

2. The second way is to list your total monthly expenses or payouts (other than housing) and subtract this from your monthly gross income.

   To make a list of monthly expenses or payouts, you must list costs of your food, utilities, taxes, auto expenses, clothing, medical care, insurance, recreation, savings, etc. You should do this for a few months in case you had a lot of special expenses in one month.

   Suppose Mr. and Mrs. Consumer have a monthly gross income of $936. Their total expenses are $706. They will subtract $706 from the $936.

$936. Gross Income
- 706. Total Payouts

$230. Left for Housing

They find that $230 is left. This is the amount they can spend for housing costs every month.

3 A third way you can find out how much money you can afford is to follow the **rule**: housing payments should not be more than one week's take home pay.

Mr. and Mrs. Bright earn $300. every week. Mr. and Mrs. Bright can spend one week's pay, $300., every month for their home or apartment payments.

REVIEW:

1. One way to find out how much money you can spend on housing is to divide your monthly income by _____. (What number?)

2. Do you think people need to buy home insurance for their house or apartment? Yes No (Circle right answer.)

   Why or why not? _____

   _____

3. Mr. and Mrs. Henry have these regular monthly expenses and savings. Their monthly gross income is $880.

They spend:

$ 210.	–	Food
45.	–	Clothes
200.	–	Car payments, gasoline, maintenance
50.	–	Home, life, and auto insurance
40.	–	Electricity and gas
18.	–	Telephone
90.	–	Savings
30.	–	Recreation and other
TOTAL $ _____		?

How much money do they have left to pay for renting an apartment? (Subtract expenses and savings from gross income.)

$ _____

4. Keep a list here of all your weekly expenses (the things you bought and the amount of money you spent) for two weeks.

Week 1		Week 2	
Item	Cost	Item	Cost
Total		Total	

a. What were your totals for each week?

Week 1 $_____ Week 2 $_____

b. List here the things you usually buy every week.

_____ _____

_____ _____

_____ _____

_____ _____

c. Did you have any special, "one-time only" expenses? What were they?

_____

_____

_____

UNIT 5 – HOUSING

Lesson 4 **Reasons for Renting**

OBJECTIVE:

You will understand reasons why people will rent a place to live rather than buy one.

IMPORTANT WORDS TO STUDY:

common (adjective) – usual; of all; from all; by all; happening often

down payment (s) (noun) – the part of the full purchase price that is paid before a loan for the rest is gotten

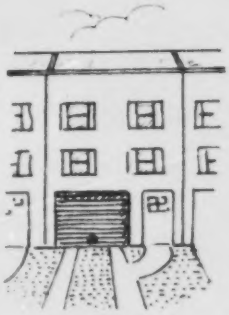
instead of (preposition) – in place of

property, properties (noun) – things you own

townhouse (s) (noun) – attached house usually with a private yard area

INFORMATION:

The most common kinds of housing that people rent are apartments, townhouses, and houses.



Renting a place to live has many advantages. Here is a list of some reasons why people want to rent a place to live instead of buying one.

1. Sometimes people rent when they do not know what kind of home they will need in the future. They are not sure how large the family will be. They are not sure where they will find a good job.

2. Some people need more time to save money for a down payment on a house.

3. Some people do not want the work, repairs, and other responsibilities of owning a house.

4. Some people have to move a lot, and they don't want too many problems. Usually, it is easier to move from an apartment than from a house.

5. Some people may want to see how nice a town or neighborhood really is before they spend money on buying a house there.

REVIEW:

1. What are three kinds of shelter you can rent?

a. _____

b. _____

c. _____

2. Some people do not want to buy a home. They want to

_____ .

3. What are four reasons why people rent and not buy a house?

a. _____

b. _____

c. _____

d. _____

4. What might be some reasons for buying and not renting?

_____

_____

_____

_____

UNIT 5 – HOUSING

Lesson 5 **Renting an Apartment**

OBJECTIVES:

You will know the meaning of tenant, landlord, lease, security deposit, and eviction.

You will learn about some of the responsibilities of renting a place to live.

IMPORTANT WORDS TO STUDY:

agree (verb) – to think the same

agreement (s) (noun) – an understanding by two or more people

deposit (s) (noun) – money paid as a promise to do something or pay for something

evict (verb) – force a tenant out of an apartment or house

eviction (s) (noun) – forcing a tenant out of an apartment or house

landlady/landlord, landladies/landlords (noun) – the person who owns an apartment or house

lease (s) (noun) – a signed agreement for renting property that tells for how long the property is rented and for how much money

rent, rented, renting (verb) – to pay money for the use of something (an apartment)

rent (s) (noun) – the money paid to use something (an apartment)

right (s) (noun) – something that is due to a person; a just claim

security, securities (noun) – something given to make sure you will do something later

sign (verb) – write one's name on something

sue, sued, suing (verb) – go to court to make someone do or pay for something

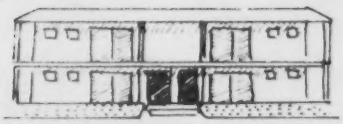
tenant (s) (noun) – a person who pays to live in an apartment

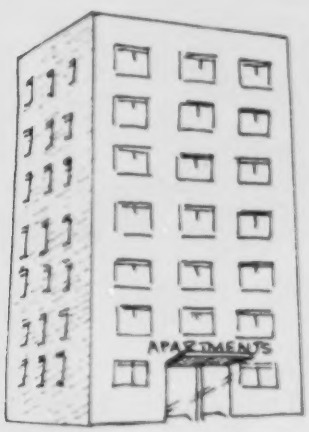
upkeep (noun) – taking care of something; maintenance

INFORMATION:

We discussed the advantages of renting in Lesson 4. Now it is important to learn more about rented apartments and some of the responsibilities you may have.

1. Apartments can be a garden apartment, tall buildings, or a part of a house.





2. Rent is paid by individual tenants for the use of the apartment.

3. Tenants are the people who pay to live in an apartment.

4. A landlady or landlord is the person who owns the apartment.

5. You must sign a lease. The lease is like a contract. It will tell you your rights and duties. It will tell you the rights and duties of the owner, too.

6. Most times, you must pay a deposit when you move into the apartment. This is kept by the owner as "insurance" for any damages you do to the apartment. The amount of money for the security deposit is often one month's rent.

7. You must pay rent every month until the time you move out. You do not own your apartment.

8. Many times the repairs are the responsibility of the owner. You must read your lease carefully to find out who will be responsible for repairs and upkeep!

9. Utilities are sometimes paid by the owner from your rent. You must find out who will pay for heat, electric, water, gas, etc. Read your lease carefully!

10. Most leases require the tenant to stay for one or sometimes two years. You can be evicted (forced to move out) from the apartment when you do not follow the rules of the lease. You can be evicted from the apartment for not paying the rent, too.

11. You must tell the **owner** about 30 days or more before you move out of your apartment. If you do not tell the **owner**, he or she can keep your security deposit. If you move out early, the **owner can** try to sue you for the rent that you would owe for the rest of the lease time. Read your lease carefully to find out when you must tell the owner about moving.

REVIEW:

1. Who are the tenants of an apartment? _____

_____

2. Who is the landlady or landlord of and apartment? _____

_____

3. What is "rent" (verb)? _____

_____

4. Use the word "rent" (noun) in a sentence. _____

_____

5. A _____ is an agreement that gives the rules for renting an apartment.

6. Name 3 utilities. a. _____

b. _____

c. _____

7. Why is a security deposit needed by the owner? _____

_____

_____

8. Mark and Cynthia want to rent an apartment that costs $195 a month. Before they can move in, the owner wants a security deposit of one month's rent plus the first month's rent. How much money must they save before they can get the apartment?

   $ _____ (Do work here.)

9. Rick and Alvin rented an apartment. They had many parties. The guests at the parties put holes in the walls. Do you think Rick and Alvin can get back their security deposit? _____

   Why? _____

_____

10. John and Eileen did not pay their rent for 4 months. The owner took John and Eileen to court. The judge said it would be all right for the owner to _____ them from the apartment.

11. When you are ready to move out, usually you must tell the owner about _____ days before you leave.

UNIT 5 – HOUSING

Lesson 6 **Things to Check Before Renting an Apartment**

OBJECTIVES:

You will learn about the many things to check before you rent an apartment.

IMPORTANT WORDS TO STUDY:

appliance (s) (noun) – a machine or tool to help you do something: A can opener is an appliance for opening cans.

cabinet (s) (noun) – closet(s) with shelves where you can keep your food and dishes

collect (collected) (verb) – pick up; get

elevator (s) (noun) – a moving cage that carries people up and down in a building

emergency, emergencies (noun) – sudden need for fast attention

fire escape (s) (noun) – a way of getting out of a building in a fire

landscape, landscaped, landscaping (verb) – putting trees, bushes, and flowers around a building to make it look more pleasant

locker(s) (noun) – a drawer or closet that can be locked

mechanic (noun) – a worker who fixes cars, machines, etc.

option (s) (noun) – a choice; something extra that one can choose to get

patio (s) (noun) – an open space outside a house or building for eating and relaxing

twice (adverb) – two times

INFORMATION:

You should check these things before you rent an apartment:

1. Building and grounds
   a. clean looking buildings and landscaping
   b. good maintenance
   c. good construction
   d. strong locks on the doors
   e. privacy from others
   f. close to stores, jobs, etc.
   g. outdoor lights

2. Services and facilities
   a. laundry room or washer and dryer inside the apartment
   b. enough parking places close to your door
   c. easy escape from fires
   d. trash collected once or twice weekly
   e. emergency mechanic on duty at all times
   f. other extras or options such as window washing, elevator, tennis court, swimming pool, storage lockers, patios, rugs supplied, etc.

3. Space inside the apartment
   a. large rooms for your needs
   b. working appliances such as a refrigerator, stove, dishwasher
   c. enough space for your furniture
   d. good electrical wiring
   e. enough closets and cabinets
   f. good heating and air conditioning systems
   g. windows with a nice view, good size to let in light and air

REVIEW:

1. Match the word with the meaning

a. construction	_____	two times
b. landscaping	_____	things you throw away in the garbage
c. fire escape	_____	being away from other people
d. twice	_____	a machine to help you do something
e. emergency	_____	the trees, bushes and flowers around a building
f. trash	_____	a sudden happening that needs fast attention
g. privacy	_____	the way something is made or built
h. appliance	_____	a way of getting out of a building in a fire

2. How can an emergency mechanic help you? _____

_____

_____

3. Which do you value more, time or money?

Problem: You have a choice of two apartments. One costs $195 a month and has a dishwasher. The other one costs $189 a month and does not have a dishwasher.

Do you value saving $6 a month to live without a dishwasher?

Yes No (Circle your answer.)

Do you value saving time by paying $6 more every month for a dishwasher? Yes No (Circle your answer.)

Why? _____

_____

_____

_____

UNIT 5 – HOUSING

Lesson 7 **The Lease**

OBJECTIVES:

You will learn some things to look for before you sign a lease.

You will understand that a lease should tell you the rules, your responsibilities, and the duties of the landlord.

IMPORTANT WORDS TO STUDY:

contract (s) (noun) – a written agreement that is protected by the law if it is not obeyed

legal (adjective) – of the law; lawful

renew (verb) – to get again; to begin again

unpaid (adjective) – not paid

INFORMATION:

A lease is like a contract. It is a signed written agreement for renting an apartment. You must read a lease carefully before you sign it. If you don't understand a part of the lease, ask someone for help. Never sign a lease that has any blank spaces. You do not want another person to write in other rules or amounts of money after you sign it.

Before you sign a lease to rent an apartment, CHECK TO FIND OUT:

1. How long must you stay in your apartment? Many leases are for one year and sometimes for two years.

2. How much rent will you have to pay? Ask when and where do you pay the rent?

3. Who will pay for the utilities?

4. What things will the owner do to help you take care of the apartment? Know who has to pay for repairs and upkeep.

5. Can you "renew" your lease when it ends?

6. What rules must you follow?
   a. Can you have pets?
   b. What can you do inside your apartment?

Remember, the lease is a legal contract. If you move out before the lease ends, you can be sued for the unpaid rent.

REVIEW:

1. Before you sign a lease, you should ask:

   a. How many (days, years) must I stay? _____

   b. Who will pay for (food, utilities)? _____

2. What is a lease? _____

   _____

3. Think of some rules that are put in a lease. Ask friends and your relatives about other rules that can be in a lease. List them.

   _____

   _____

   _____

   _____

   _____

Lesson 8 **A Checklist for Home Buyers**

OBJECTIVE:

You will know some of the important things to check about the neighborhood and the house before you buy it.

IMPORTANT WORDS TO STUDY:

appearance (s) (noun) – a way something looks

community, communities (noun) – the people of a city, town, or neighborhood

design (s) (noun) – a plan

foundation (noun) – the base on which a house is built or rests

garbage dump (s) (noun) – a place where a town throws its trash

grade, graded, grading (verb) – the slope of land; the way land is slanted

insulation (noun) – a material used in a house to keep it from losing heat

interest (s) (noun) – things you like

location (s) (noun) – place

lot (s) (noun) – a piece of land

neighborhood (s) (noun) – the people of a place or town

outlet (s) (noun) – place in a wall for putting in electric plugs

sewage (noun) – the waste matter and dirty water that goes through sewers

sewer (noun) – an underground pipe that carries off dirty water and waste

space (s) (noun) – room

storage (s) (noun) – a place where things can be put away

storm drain (s) (noun) – pipes for carrying off rain water from streets

view (s) (noun) – thing seen; the scene

zoning law (s) (noun) – city or town rules about where to have different kinds of buildings, houses, and factories: Zoning laws usually divide factories from housing.

INFORMATION:

When you decide to buy a house, you should know how much money you can spend. It is also a good idea for you to pick your neighborhood before picking a place to live. Here is a list that gives you some other important things to think about and to check out.

1. Appearance

   a. Are the other homes and buildings well kept?

   b. Are the streets and sidewalks clean and in good shape?

   c. Are there zoning laws to protect the home areas from things like new factories and garbage dumps that will bring noise and dirt into the neighborhood?

2. Neighbors

   a. Are there people in the neighborhood about the same age as you and your children?

   b. What are the incomes, occupations, and interests of the people in the area?

   c. Do you think you will like living in this neighborhood?

3. Location

   a. Will your home be within close walking or driving distance to schools, parks, stores, jobs, friends, and other places?

4. Community Services

   a. Are there police and fire departments for protection?

   b. Are there mail delivery and garbage pick ups?

c. Are there good sewage and storm drains?

d. Are streets and parks clean?

e. How much will you have to pay for taxes, water, gas, electricity, and phone services?

5. The Lot

a. Is the lot (land) large enough? Do you have enough yard for privacy?

b. Is the lot graded so that rain water will not run into the basement?

c. Do you have a nice view?

6. Space and Design

a. Are there enough bedrooms and bathrooms?

b. Are there enough closets or storage places?

c. Are bedrooms separated from the living room and kitchen (for quiet)?

d. Will you like the way the house looks with your furniture?

7. Construction

a. Is there any problem with leaks or cracks in the foundation, walls, or roof?

b. Do you see termites?

c. Is the heating, cooling, and hot water system working well for your needs?

d. Are there enough electrical outlets for the many electric things that you use?

e. Does the house have good insulation, weather-stripping, or storm windows and doors?

REVIEW: Home Buyers Check List

1. Answer True or False.

a. _____ Zoning laws will help divide homes from factories.

b. _____ Appearance means how something looks.

c. _____ Location means where something is.

d. _____ A lot is graded so rainwater will run into the basement.

e. _____ The sewers bring clean water into your home.

2. Pick the right answer.

a. You should find a house that is (far from, close to) your job.

_____

b. Your (income, occupation) is your kind of job.

_____

c. The foundation of a house is at the (top, bottom).

_____

3. List some community services:

a. _____ d. _____

b. _____ e. _____

c. _____ f. _____

4. Discuss why it is important for the house to have good insulation and storm doors and windows.

_____

_____

_____

UNIT 5 – HOUSING

Lesson 9 **How to Purchase a House**

OBJECTIVE:

You will learn about the mortgage, down payment, closing costs and real estate agent.

IMPORTANT WORDS TO STUDY:

average (adjective) – usual; ordinary

buyer (s) (noun) – a person who buys something

closing cost (s) (noun) – extra costs you must pay when you buy a house (such as deed, lawyer, title)

Conventional mortgage (s) (noun) – a home mortgage not protected by government insurance (this mortgage is from banks or Savings and Loans; it requires a larger downpayment)

deed (s) (noun) – a legal paper showing who owns (has title to) a property

down payment (s) (noun) – the part of the full purchase price that is paid before a loan for the rest can be gotten

FHA mortgage (s) (noun) – a government insured mortgage (usually has a lower interest rate and down payment).

mortgage (s) (noun) – a special loan used to help you pay for a house

percent (s) (noun) – a part of one hundred

real estate agent (s) (noun) – a person who can help you buy or sell a house or land

real estate tax, real estate taxes (noun) – a tax on buildings or land usually paid by the owner

repay, repaid, repaying (verb) – to pay back

seller (s) (noun) – a person who sells something

survey (s) (noun) – the measuring of land

title (s) (noun) – right or claim to a property

title insurance (s) (noun) – insurance to protect against an unclear title (right) to the property

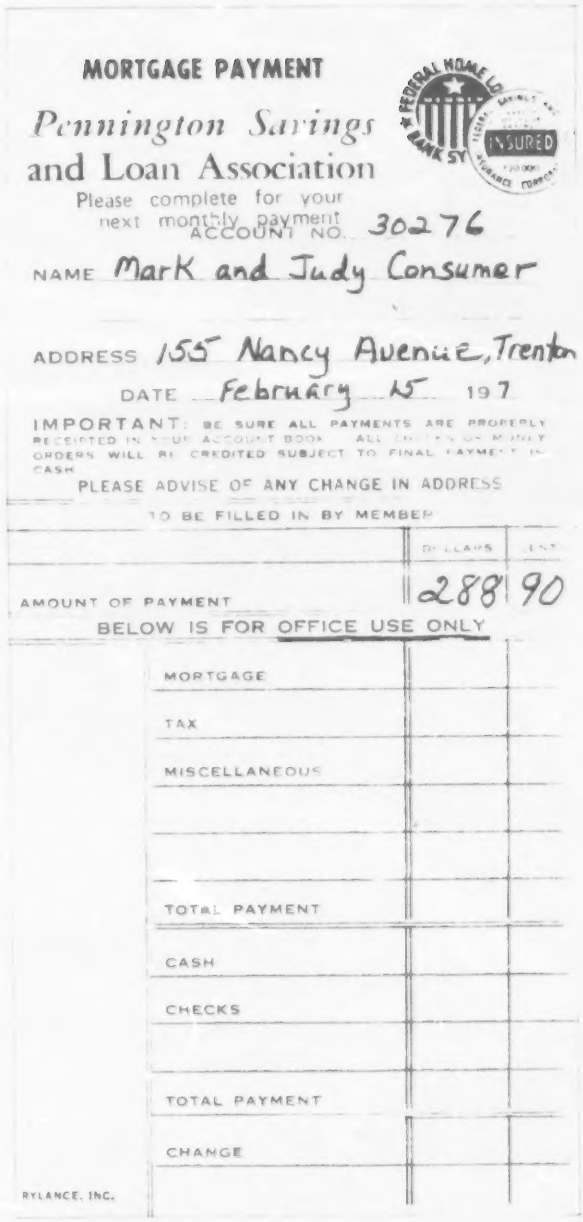
title search, title searches (noun) – a check to see if the house or property is free from any claims by other people

VA mortgage (s) (noun) – a government insured mortgage for war veterans (has a low interest rate and down payment)

INFORMATION:

Buying your own home is not easy. You must know how much money you can spend on a house (Lesson 3). Next you must have or save enough money for a down payment (deposit). Then you must get a mortgage from a bank. You will also need money for other things you have to pay for before you can move into your home.

A mortgage is a special loan to help you buy a house. Not many people can save enough money to buy a house without the help of a mortgage.



MORTGAGE PAYMENT

Pennington Savings
and Loan Association

Please complete for your next monthly payment

ACCOUNT NO. 30276

NAME Mark and Judy Consumer

ADDRESS 155 Nancy Avenue, Trenton

DATE February 15 197

IMPORTANT: BE SURE ALL PAYMENTS ARE PROPERLY RECEIPTED IN YOUR ACCOUNT BOOK. ALL CHECKS OR MONEY ORDERS WILL BE CREDITED SUBJECT TO FINAL PAYMENT IN CASH.

PLEASE ADVISE OF ANY CHANGE IN ADDRESS

TO BE FILLED IN BY MEMBER

	DOLLARS	CENTS
AMOUNT OF PAYMENT	288	90

BELOW IS FOR OFFICE USE ONLY

MORTGAGE		
TAX		
MISCELLANEOUS		
TOTAL PAYMENT		
CASH		
CHECKS		
TOTAL PAYMENT		
CHANGE		

RYLANCE, INC.

You can get a mortgage from a bank, but you must pay it back in about 20 or 25 years with interest. The interest can be very expensive. The size of the monthly loan payments is usually decided by how much money is borrowed, how many years the mortgage is for, and the rate of interest charged by the bank. Most times, the bank will also add in the amount of your monthly real estate tax and your monthly insurance charges.

There are three kinds of mortgages. Conventional, Federal Housing Administration (FHA), and Veterans Administration (VA) mortgages. The 3 kinds are different in:

a. the amount of the loan you can get
b. the length of the repayment time
c. the size of the down payment
d. the interest costs

It is a good idea for you to compare the three different kinds of mortgages.

The down payment is money you must have or save before you can get a mortgage (loan) to help you buy the house. The down payment is usually a percent of the total cost of the house you want to buy. The amount of down payment you must have or save is different for each kind of mortgage.

On the day you buy your home, you will need more money for closing costs. These are the costs you must pay for such as; your lawyer, title search, title insurance, the deed, and a land survey.

People who are selling or buying a house usually get the help of a real estate agent. This is a person who will help bring the buyer and seller together to decide on a price.

A real estate agent can also help you find a lawyer. He can tell you how much you will need for a down payment and closing costs. The real estate agent gets money for this service. The money he gets for his help is called a commission. Commission and closing costs are only paid when the house is sold.

USING THE NEWSPAPER TO FIND HOUSING

Name _____ Date _____

A real estate agent is a person who can help you buy or sell a house. The real estate agent uses the newspaper to advertise houses that are for sale. If a real estate agent helps you, you must pay the agent a "commission" (money) for his or her services. Another word for real estate agent is realtor.

1. In a newspaper, find:
   a. the names of 2 real estate agencies.

      _____

      _____

   b. an advertisement for a house that costs less than $25,000.

      Paste your advertisement here.

   c. an advertisement for a house that costs more than $35,000.

      Paste your advertisement here.

2. Pretend that you are married and have 4 children. (3 boys, 1 girl). Find an ad for a house that you think will be good for you and your family.

   Paste your advertisement here.

3. Find an ad for a kind of shelter that might be good for a single person.

   Paste your advertisement here.

4. Find an advertisement for a mobile home that you would like to buy.

Paste your advertisement here.

THINGS TO DO:

1. What is a down payment? _____

_____

2. Why do you think it is a good idea to make a large down payment.

_____

_____

3. If Mr. and Mrs. Consumer get a mortgage, will they have to pay interest on the money they borrow? Yes No (Circle the right answer.)

4. How many different kinds of mortgages are there? _____

5. List the four ways that mortgages can be different.

   a. _____

   b. _____

   c. _____

   d. _____

6. How can a real estate agent help you? _____

_____

_____

UNIT 5 – HOUSING

Lesson 10 **Mobile Homes**

OBJECTIVES:

You will learn about a mobile home as another choice of shelter.

You will learn some of the advantages and disadvantages of owning a mobile home.

IMPORTANT WORDS TO STUDY:

concrete (s) (noun) – a mixture of stone, sand, and water that hardens when it dries

depreciate, depreciated, depreciating (verb) – to lose value; become lower in price

furnish, (furnished) (verb) – have furniture in a room

hook up, (hooked up) (verb) – put parts together; fasten together

mobile home (s) (noun) – a large trailer in which people live that can be moved from place to place

support (s) (noun) – keep from falling

tow, (towed) (verb) – to pull

requirement (s) (noun) – the thing(s) needed or demanded to be done

trailer (s) (noun) – a vehicle that is pulled by another; a vehicle fitted up for people to live in

trailer park (s) (noun) — land set aside where trailers (mobile homes) can be set up to live in

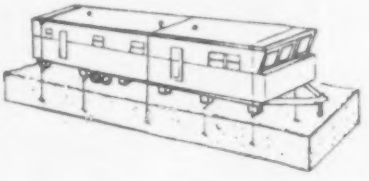
value (s) (noun) — worth; right price

vehicle (s) (noun) — a way of carrying something; a kind of transportation

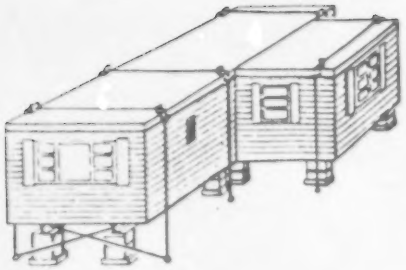
INFORMATION:

A mobile home is a large trailer that must be towed, most often by a truck, from one place to another. You can buy new mobile homes that are fully furnished. They can come with all the appliances such as a washer, dryer refrigerator, and stove. Young married people or retired people like this kind of housing. Many times it is cheaper than owning a home. It usually has less maintenance problems and costs also.

Before buying a mobile home, you should try to find a nice mobile home park. Look for a park that is clean and neat. It should have water, sewage and electrical lines.



At the mobile home park, the mobile home is put on a lot (small area of land). It usually is put on concrete blocks for support and then is hooked up to the utilities. Because you cannot own the lot in many parks, you should find out how much you must pay to rent the land.



Mobile homes cannot be put everywhere. Before you buy one, check the zoning laws in your town. Find out where you can put the mobile home.

Another disadvantage of a mobile home is that it is not very strong in high winds. A mobile home is made of lightweight metal and can be damaged in storms. You can write to the Federal Government to get the requirements for building mobile homes.

A mobile home can depreciate in value much like a used car. A new mobile home can cost $10,000. Five years later, it will not be worth $10,000. You may be able to sell it, but you may not get all of the $10,000 back.

REVIEW:

1. A _____ home can be pulled to a park.

2. Many new mobile homes are _____ _____.
   This means all the furniture, rugs, and even curtains are in it.

3. You cannot put a mobile home any place you want. You should check the _____ laws first.

4. A mobile home is very (heavy, light) in weight. _____

5. Would you want to buy a mobile home? Yes No (Circle right answer.)
   Why or why not? _____

   _____.

UNIT 6 – TRANSPORTATION

Lesson 1 **Kinds of Transportation**

OBJECTIVE:

You will be able to list the kinds of transportation for public and private use.

IMPORTANT WORDS TO STUDY:

destination (s) (noun) – the place where you are going

pleasure (s) (noun) – joy; fun

public (adjective) -- open to all the people

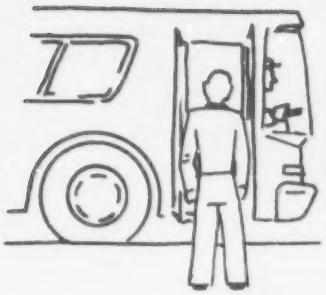
transportation (noun) – any way to travel; ways people travel

INFORMATION:

We use many forms of transportation. People all over the world need a way to travel. We have ways to travel in groups and ways to travel individually. Walking is the way most of us travel when we are at home, in school, or at work.

People have many choices of transportation. They can travel by train, plane, bus, car, boat, or motorcycle. Can you think of some other ways?

Most of us need transportation to go to work or to go shopping. We also use transportation for pleasure. For example, we can take a boat ride around the lake or even go to Europe!



We can put all kinds of transportation into two groups. One group can be named public transportation. Public transportation is for all people to use.

The second group is private transportation. This is your very own way to travel. You buy or rent it to use with your family or friends.

Before you choose which kind of transportation you want, you should think of the cost and your destination.

THINGS TO DO

1. Make a list of 12 kinds of transportation used all over the world.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. We use transportation for pleasure and for _____ .

3. Your choice of transportation depends on its _____ and your destination

4. Destination means _____

5. Name the two groups of transportation and list examples for each group:

A. _____ Transportation

Examples: a. _____

b. _____

c. _____

B. _____ Transportation

Examples: a. _____

b. _____

c. _____

6. Name some kinds of transportation that can be used in both groups.

_____

_____

UNIT 6 – TRANSPORTATION

Lesson 2 **Advantages and Disadvantages of Public Transportation**

OBJECTIVE:

You will be able to tell some advantages and disadvantages of using a bus, train, plane and taxi.

IMPORTANT WORDS TO STUDY:

advantage (s) (noun) – a good thing about something

convenient (adjective) – easy to use

disadvantage (s) (noun) – a bad thing about something

discuss (verb) – to talk about something

distance (s) (noun) – place far away; being far away; space in between

door-to-door (adjective) – go from one place, building, or house to another: Mr. Gunther is a door-to-door salesman.

inexpensive (adjective) – cheap; not expensive

luggage (noun) – baggage; suitcases

maintain (verb) – to fix something; to take care of somethi-

maintenance (noun) – keeping up; taking good care of something: Maintenance is necessary if you want to have a car working well.

popular (adjective) – liked by many people

relax (verb) – rest

schedule (s) (noun) – a plan for time

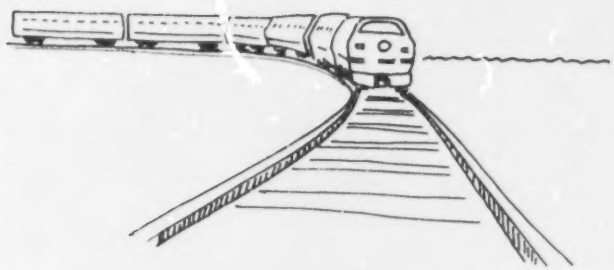
INFORMATION:

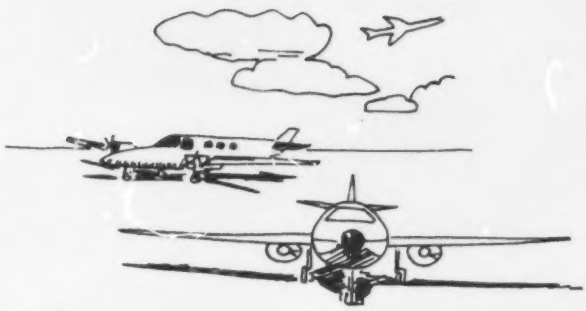
Public transportation is for everyone to use. Most times you must buy a ticket to use public transportation. Public transportation includes buses, planes, trains, subways, taxi service and ships. In this lesson, we will discuss four of the most popular kinds of public transportation. We will compare the advantages and disadvantages of each.

PUBLIC TRANSPORTATION

Advantages	Disadvantages
Bus	
1. Inexpensive	1. May not be comfortable
2. No maintenance	2. Can waste time waiting
3. No parking problem	3. May have to wait in bad weather
4. Can relax	4. May not be convenient or close to home or job
Train	
1. Sometimes faster than a car	1. May have to pay to park car at the train station
2. Can read, sleep, or relax while traveling	2. Schedule may not be convenient
3. No problems with maintenance or driving	3. May not be comfortable

PUBLIC TRANSPORTATION





TRAIN SCHEDULE

Boston - New Haven - New York

Read Across →

Train Number	Name	Frequency	Miles	BOSTON MA (South Sta.)	BOSTON (Back Bay Sta.)	NEW HAVEN		RYE NY	NEW YORK (Pennsylvania Station)	Thru Train Service	Services
			0	1	157		205	232			
			Dp	Dp	Ar	Dp	Ar	Ar	Arrives	
61	*The Montrealer*	Daily				4 55a	ⓐ 5 55a	6 35a	**Washington** 10 59a	
141	*The Bankers*	MothruSa				7 55a	—	9 30a	**Washington** 1 58p	
151	*The Yankee Clipper*	MothruFr			8 08a	8 08a	ⓑ 9 05a	9 50a		
143	*The Connecticut Yankee*	Daily				8 40a	—	10 20a	**Philadelphia** 12 40p	
153	*The Flying Yankee*	MothruFr	7 00a	r 7 05a	9 38a	9 38a	—	11 18a		
181	*The Colonial*	Sa Only	7 00a	r 7 05a	9 58a	10 08a	ⓒ 11 06a	11 50a	**Washington** 4 08p	
169	*The Minute Man*	Daily	8 00a	r 8 05a	10 55a	11 05a	ⓓ 12 01p	12 45p	**Washington** 5 00p	
171	*The Southern Crescent*	Daily	10 00a	r10 05a	12 45p	12 55p	ⓔ 1 48p	2 30p	**Washington** 6 55p	
173	*The Statesman*	Daily	12 00n	r12 05p	2 50p	3 00p	ⓕ 3 55p	4 35p	**Washington** 8 50p	
177	*The Senator*	Daily	2 00p	r 2 05p	4 53p	5 03p	ⓖ 6 03p	6 43p	**Washington** 10 53p	
163	*The Knickerbocker*	Daily	3 00p	r 3 05p	5 53p	6 03p	—	7 35p		
179	*The Merchants Limited*	Daily	4 20p	r 4 25p	7 07p	7 17p	—	8 50p	**Washington** 12 40a	
185	*The Sundown*	[illegible]	5 00p	r 5 05p	7 47p	7 57p	ⓗ 8 54p	9 35p		
183	*The Bicentennial*	Daily	6 00p	r 6 05p	8 58p	9 08p	ⓘ 10 00p	10 40p	**Philadelphia** 12 50a	
67	*The Night Owl*	Daily	10 30p	r10 35p	1 45a	2 05a	ⓒ 3 03a	3 45a	**Washington** 8 30a	

BUS SCHEDULE

NEW YORK TO PRINCETON JCT.

	AM	AM	AM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM	PM
NEW YORK - P. A. Terminal	7 30	9 30	11 30	1 30	3 30	4 30	4 35	4 40	4 50	4 55	5 00	5 05	5 10	5 15	5 15	5 20	5 25	5 30	5 35	5 35	5 45
MONROE TOWNSHIP - Rossmoor	9 25	10 25	12 25	2 25	4 25		5 30			5 50		6 00			6 10					8 30	
Clearbrook	9 35	10 35	12 35	2 35	4 35		5 40			6 00		6 10			6 20					8 40	
TWIN RIVERS - Abbington Drive	9 45	10 45	12 45	2 45	4 45	5 35	*LOOP	5 45	5 55	*LOOP	6 05	*LOOP	6 15	6 20	*LOOP	6 25	6 30	6 35	6 40	*LOOP	6 50
EAST WINDSOR - TV Motel	9 50	10 50	12 50	2 50	4 50	5 40		5 56	6 00		6 10		6 20	6 25		6 30	6 35	6 40	6 45		6 55
HIGHTSTOWN - Main & Stockton Sts.	9 52	10 52	12 52	2 52	4 52	5 42		5 52	6 02		6 12		6 22	6 27		6 32	6 37	6 42			7 00
EAST WINDSOR - Routes 130 & 571	9 55	10 55	12 55	2 56	4 55	5 45		5 55	6 05		6 15		6 25	6 30		6 35	6 40	6 45			
WEST WINDSOR - Princeton Jct.	9 05	11 05	1 05	3 05	5 05	5 55					6 25							6 56			
PRINCETON - Palmer Square	9 15	11 15	1 15	3 15	5 15	6 05												7 05			

*LOOP DENOTES TWIN RIVERS QUADS = 1-2-3-4

Advantages	Disadvantages
Airplane	
1. Fast (saves time)	1. Can be expensive
2. Comfortable	2. Schedule may not be convenient
3. Good for long distances	3. Airport may be far from home or destination
4. Can eat, sleep, and relax (even watch movies on some flights)	4. May have to get a taxi, rent a car, or take other public transportation
	5. May have problems with luggage
Taxi	
1. Door-to-door service	1. Expensive
2. Can be a fast service	2. May not always be easy to get
3. Make your own schedule	
4. No problems with maintenance	

Can you think of more to add to the lists????

REVIEW:

1. The four kinds of public transportation we can use are:

   a. _____ c. _____

   b. _____ d. _____

2. Have you ever been on a train? Yes No A plane? Yes No
   (Circle right answers.)

3. Do you know how to use a train schedule? Yes No
   (Circle right answer.)

4. Which kind of public transportation is door-to-door? _____

5. Write one advantage of using a bus.

_____

6. Write one disadvantage of using a taxi.

_____

7. Give one advantage and one disadvantage of using a train.

_____

_____

8. Which kind of public transportation is the most expensive?

_____

9. What do we mean by the word "convenient"?

_____

UNIT 6 – TRANSPORTATION

Lesson 3 Advantages and Disadvantages of Private Transportation

OBJECTIVE:

You will be able to tell some of the advantages and disadvantages of using an automobile, bicycle, and motorcycle.

IMPORTANT WORDS TO STUDY:

automobile (s) (noun) – a car

else (adjective) – other; different; instead of

expense (s) (noun) – things you must pay for

payment (s) (noun) – amount paid

repair (verb) – to fix

repair (s) (noun) – act of fixing

shortage (s) (noun) too small an amount; not enough to go around

traffic (noun) – people, cars, trucks, buses and bikes traveling on the road

INFORMATION:

Private transportation is the kind that you buy or use for

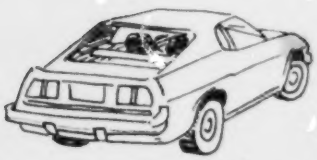
yourself and your family. The two most important reasons why we like to have our own transportation are:

a. work

b. pleasure and fun

The kinds of private transportation we will compare in this lesson are the bicycle, motorcycle, and automobile.

Advantages	Disadvantages
Automobile	
1. Door-to-door transportation	1. Many expenses such as: gas, oil licenses, insurance, parking costs, repairs, tires
2. Depend only on yourself	2. Needs time to make repairs and take care of car
3. Make your own schedule	3. Car payments and insurance expensive
4. Best in bad weather	4. May have problems getting gas in the future (gas shortages)
5. Can go any place where there are roads	5. Parking and traffic problems



Bicycle

1. Low cost maintenance and repairs	1. Can be dangerous
2. Easy to park	2. Not comfortable in bad weather or on long trips
3. Door-to-door, good for city traveling	3. Must make repairs
4. Good for getting exercise and fresh air	4. Can be stolen easily
	5. Cannot carry many packages
	6. Cannot carry other people

Advantages	Disadvantages

Motorcycle

Advantages	Disadvantages
1. Faster than a bicycle	1. Can be dangerous
2. Easy to park	2. Not comfortable in bad weather
3. Good door-to-door transportation	3. Responsible for maintenance and repairs
	4. Have to pay for license, insurance, etc.

Can you think of anything else to add to these lists???

REVIEW:

1. Name three kinds of personal (private) transportation.

   a. _____ b. _____

   c. _____

2. We use personal transportation for _____ and for pleasure or fun.

3. The word "advantage" means _____ .

4. "Advantage" and "disadvantage" mean the (same, opposite).

_____

5. List 2 advantages and 2 disadvantages of owning a car.

Advantages:

a. _____

b. _____

Disadvantages:

a. _____

b. _____

6. Name one advantage of having a motorcycle.

_____

7. Name one disadvantage of owning a bicycle.

_____

8. A "schedule" is a plan for _____.

UNIT 6 – TRANSPORTATION

Lesson 4 **Buying New and Used Cars**

OBJECTIVES:

You will understand some of the differences between buying a new and a used car.

You will learn that there are consumer magazines that give you useful information about cars.

IMPORTANT WORDS TO STUDY:

automatic (adjective) – moving by itself

depreciation (s) (noun) – a lowering in value or price

engine (s) (noun) – where the power comes from

option (s) (noun) – a choice; something extra that one can choose to get

pride (s) (noun) – something that one is proud of

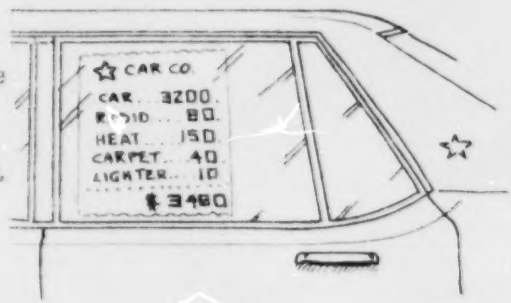
transmission (s) (noun) – a part of the car that sends power from the engine to the wheels

warranty, warranties/guaranty, guaranties (noun) – a promise that something is good or the maker (seller) will repair

INFORMATION:

One of the first decisions you must make when you want to buy a car is to choose between a new and a used car. There are advantages and disadvantages to both decisions.

Advantages of Buying a New Car:



1. Fewer repairs needed in the first two years
2. Many choices of color, style, options, size
3. Pride of owning a new car
4. Better warranties

Advantages of Buying a Used Car

1. Lower price
2. Options already on car are included at a lower cost
3. Lower depreciation losses than for a new car

A person who wants to buy a new car can get helpful information by reading Consumer Reports Magazine, Consumer Research Bulletin, or Changing Times Magazine. These magazines explain the choices, the cost, the advantages and disadvantages of many kinds of cars.

A few of the options or "extras" on cars can be automatic transmission, power steering, air conditioning, or larger engines. Remember, any options that you want will increase the cost of the car.

A warranty for a new car is a written promise that you get from the car company. The warranty tells you if the company will repair your car at little or no cost when something breaks in your car. Usually the warranty will help you for the first 12 months or 12,000 miles (whichever comes first). After that, you pay for repairs. Be sure to:

a. Read your warranty when you get your car.

b. Know how your warranty protects you.

REVIEW

1. What is an advantage of buying a used car?

_____

_____

2. What is an advantage of buying a new car?

_____

_____

3. What are options?

_____

_____

4. Options will (increase, lower) the cost of buying a car. _____

5. Name three magazines that can give you information before you decide which car to buy.

   a. _____

   b. _____

   c. _____

6. Each year cars depreciate in value. This means they _____ value.

UNIT 5 – TRANSPORTATION

Lesson 5 **Things to Check Before Buying a Used Car**

OBJECTIVE:

You will know some of the things to check before you buy a used car.

IMPORTANT WORDS TO STUDY:

bounce, bounced, bouncing (verb) – spring up and down

bumper (s) (noun) – a bar of metal that protects the front and back of a car

condition (s) (noun) – shape something is in

dent (s) (noun) – something that was pushed in: The rock hit my car and made a dent.

interior (s) (noun) – inside

mechanic (s) (noun) – a worker who fixes cars, machines, etc.

mileage (s) (noun) – miles traveled

odometer (s) (noun) – an instrument that measures mileage

radiator (s) (noun) – heater and cooler system; cools the water that moves through car engine

shock absorber (s) (noun) – something on a car to make it drive smoothly on rough roads

uneven (adjective) – not even; not equal

wiper (s) (noun) – sticks made of metal and rubber that move to take water off windows

INFORMATION:

You must be careful when buying a used car. It is very important to check how the car looks, runs, its age, and the mileage. You can get help from a friend or a mechanic to check out the condition of the car.

Any person who wants to buy a used car should check these things:

1. Look for signs of accidents. Check for dents and differences in paint colors.

2. Look at the mileage. If the odometer has over 70,000 miles, the car may not last more than a few more years.

3. Find out what repairs need to be made.

4. Look for uneven wear in the tires.

5. Look for rust on the lower edges of the body and doors.

6. The interior should be neat.

7. The brakes should be working well. The car should not pull to one side.

8. The radiator should have no leaks.

9. The car should start easily.

10. Use all controls such as lights, signals, wipers, radio, heater, air-conditioning.

11. The windows, doors, and locks must work.

12. Check the shock absorbers. Push down on the bumper. If the car bounces up and down more than once, the shocks may need fixing.

13. Give the car a road test. Take the car for a ride. If you see blue smoke, the engine might be burning oil; or the car may need piston rings.

14. During the road test, start and stop quickly. Drive around corners and up hills.

15. Try to find out about the other owners of the car.

16. Will the salesman give you at least a 30-day guarantee to protect you from cost of repairs?

17. NEVER be in a hurry or be rushed into buying any car! Shop around for a good price and a dependable car salesman.

REVIEW:

1. If a used car has 90,000 miles on the odometer, will you buy it?
   Yes No (Circle right answer.)

   Why or why not? _____

   _____

2. How can you tell if a car had an accident? _____

   _____

   _____

3. How can you test the brakes? _____

   _____

4. What is a road test? _____

   _____

5. What are some things you should do when road testing a used car?

   _____

   _____

6. What is an odometer? _____

   _____

7. How can a guaranty or warranty help you? _____

_____

8. List ten things to check before you buy a used car.

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

UNIT 6 – TRANSPORTATION

Lesson 6 What Kind of Car Do You Want?

OBJECTIVES:

You will learn about the many sizes of cars from which to choose.

You will understand the advantages and disadvantages of the different sizes of cars.

IMPORTANT WORDS TO STUDY:

foreign (adjective) – from another country

heavier (adjective) – having more weight; more heavy

practical (adjective) – useful

INFORMATION:

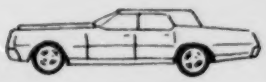
There are many different styles and sizes of cars – small, medium, or large. If you need lots of room, often the most practical style to buy is the station wagon.

Each size of car will usually have a different price. The price you pay depends on:

1. The size of the car
2. The age of the car (new or used)

3. The options you want
4. How you will pay (cash or loan)
5. How much money the car dealer and car salesman want to make on the sale.

In this lesson, we will compare a few advantages and disadvantages of the different sizes of cars you can buy.

1. **Standard size cars** 

   a. Longer, heavier

   b. Examples: Chevrolet Impala, Ford Galaxie, Cadillac

   c. Advantages: smooth ride, comfortable
   fits 5 or 6 people
   makes some people feel safer because of the larger metal body for protection

   d. Disadvantages: insurance is more expensive
   uses more gas
   needs large parking place
   costs more money for repairs

2. **Intermediate size cars**

   a. About one foot shorter than standard size cars

   b. Examples: Buick Skylark, Chevelle, Ford Torino

c. Advantages: smooth ride, comfortable
fits 4 or 5 people
less expensive to run than standard size cars

d. Disadvantages: uses more gas than smaller compact cars
can be expensive to buy and keep in good condition

3. **Compact cars**

a. Lighter in weight and shorter

b. Examples: Chevy Nova, Ford Mustang, Dodge Dart, AMC Pacer

c. Advantages: fits 4 people but not as comfortably
easy to drive, easy to park
gets good mileage per gallon of gas

d. Disadvantages: not as comfortable on long trips
not big enough for large families

4. **Subcompact cars**

a. Very small, light in weight

b. Examples: Honda Civic, Ford Pinto, Toyota, Mazda GLC, Chevy Chevette

c. Advantages: easy to drive and park in city
save gas, low cost insurance rates

d. Disadvantages: most can only fit 2 to 4 people
not easy to drive in strong winds
getting repairs or parts for foreign subcompact cars may not be easy

REVIEW WHAT YOU HAVE LEARNED:

1. Name four different sizes of cars.

a. _____

b. _____

c. _____

d. _____

2. What size car is the VW? _____

3. What size car would you want to buy? Explain your answer.

_____

_____

_____

_____

4. True or False (Write answer in the blank space.)

a. _____ Intermediate size cars are larger than standard size cars.

b. _____ Compact and subcompact cars can save gas.

c. _____ Most standard size cars need large parking places.

d. _____ A subcompact car can comfortably carry 6 people.

e. _____ The intermediate size car is more expensive to run than the compact.

UNIT 6 – TRANSPORTATION

Lesson 7 **Helpful Hints on Purchasing a Car**

OBJECTIVES:

You will learn some of the vocabulary used when buying a car.

You will learn ways you can reduce or increase the purchase price of a car.

IMPORTANT WORDS TO STUDY:

automatic (adjective) – moving by itself

car dealer (s) (noun) – one who owns a business that sells cars

convertible (s) (noun) – a car style with a roof that opens

equipment (noun) – things supplied on a car such as radio, defroster, etc.

gear (s) (noun) – machinery used for changing motion

increase, increased, increasing (verb) – make more; make larger

purchase, purchased, purchasing (verb) – to buy

reduce, reduced, reducing (verb) – make less; make smaller

standard (adjective) – regular; nothing special

trade in, traded in, trading in (verb) – giving in a used car as part payment for a new car

weatherproof (adjective) – protected from rain, snow, or wind

INFORMATION:

As you found out in Lesson 6, there are many different kinds of cars you can buy. There are also many new words you should know when buying a car. Here are a few examples of the vocabulary needed by any auto buyer and some hints to help keep the cost down.

Many people "trade in" their old car and use the money to help pay for a new car. Sometimes you can get more money if you sell your old car by yourself.

Transmissions can be standard or automatic. With a standard transmission, you shift the gears yourself. It saves gas and costs less to have than an automatic transmission. An automatic transmission costs more and uses more gas but you do not have to worry about changing gears as you drive.

Standard equipment is what you get in almost all cars without any added cost. This can be a heater and mirrors. Options are the extra things you may want such as air-conditioning and fancy seats. These will increase the cost of the car.

You should remember that many options are expensive and unnecessary. Power steering and power brakes are not necessary unless you buy a large, powerful car. Power windows can be dangerous around children. Air-conditioning can cost an extra $400. or more. Also, air-conditioning uses a lot of gas to cool your car.

A convertible is the least weatherproof style of car. It can be very dangerous in an accident. In the future, convertibles will not be made because of this.

A good time to buy a new car to get a lower price is during the winter months of February and March. In September, the new cars on the dealers' lots may have the most things wrong with them. Often, the factories try to hurry up and finish making the cars to send them out to the car dealers. Sometimes the car makers are not so careful and mistakes are made.

REVIEW:

1. What are the best months of the year to get a lower price on a new car?

   _____

2. _____ transmissions cost less money to buy and use.

3. Which car style can be the most dangerous to have in an accident?

   _____

4. Would you spend $400 dollars more to have air-conditioning?

   Yes No (Circle your answer.)

   Why or why not? _____

   _____

GLOSSARY

A

able (adjective) – can

ad (s) (noun) – the short way to write advertisement

advantage (s) (noun) – a good thing about something

advertise, advertised, advertising (verb) – bring attention to products, services, and problems by using media

advertisement (s) (noun) – one way to make a product or service known to many people

advertiser (s) (noun) – the people who write ads to sell something

advertising (noun) – business of writing about, talking about, or showing something to the public on TV, radio, or in a newspaper, etc. in order to sell or make it well-known

affect, (verb) – to have an influence on something or someone

afford (verb) – to have money for

agency, agencies (noun) – an office

agree (verb) – to think the same

agreement (s) (noun) – an understanding by two or more people

alive (adjective) – living

amendment (s) (noun) – a change in the law or an addition to the law

amount (s) (noun) – the total (of money); sum

apart (adverb) – away from each other

apartment (s) (noun) – a group of rooms to live in; a single room; a building where many people live, each person in his or her own part of the building

appearance (s) (noun) – the way something looks

appliance (s) (noun) – a machine or tool to help you do something: A can opener is an appliance for opening cans.

area (s) (noun) – place

attach (verb) – put on; add to

attractive (adjective) – pretty; nice looking

automatic (adjective) – moving by itself

automobile (s) (noun) – a car

auto body repairer (s) (noun) – a person who fixes cars that were in accidents

average (adjective) – usual, ordinary

B

bargain (s) (noun) – a good price; cheaper than before

billboard (s) (noun) – a large sign along a road used for showing ads

bounce, bounced, bouncing (verb) – spring up and down

brand (s) (noun) – the company's name for a thing it makes

budget (s) (noun) – a plan for spending money

bumper (s) (noun) – a bar of metal that protects the front and back of a car

bureau (s) (noun) – office

buyer (s) (noun) – a person who buys something

C

cabinet (s) (noun) – closet(s) with shelves where you can keep your food and dishes

carbohydrate (s) (noun) – a nutrient that gives quick energy

car dealer (s) (noun) – one who owns a business that sells cars

carefully (adverb) – using much thought; watchfully

center (noun) – the middle

cereal (s) (noun) – food made from grain (wheat, rice, oats, corn, barley)

characteristic (s) (noun) – the special quality (qualities) that makes one thing different from another

cheaper (adjective) – at a lower price

check cashing service (s) (noun) – changing a check into money; getting real dollars for your check

choose, chose, chosen (verb) – pick

closing cost (s) (noun) – extra costs you must pay when you buy a house (such as deed, lawyer, title)

collect, (collected) (verb) – pick up; get

cologne (s) (noun) – a perfumed liquid

colorfast (adjective) – will not lose color

comfortable (adjective) – a feeling of ease; free from pain or worry

commercial (s) (noun) – the ads on a TV or radio program

common (adjective) – happening often; usual

communicate, communicated, communicating (verb) – to give information by talking, writing, sign language

community, communities (noun) – the people of a city, town, or neighborhood

compare, compared, comparing (verb) – decide what is better or worse

complain (verb) – to say that something is wrong or not working

complaint (s) (noun) – a reason for complaining; finding fault

comparison (s) (noun) – finding out the differences and likenesses among things

concrete (s) (noun) – a mixture of stone, sand, and water that hardens when it dries

condition (s) (noun) – shape something is in

construction (s) (noun) – the way something is put together; the way something is built

consumer (s) (noun) – a person who buys and uses products and services

continue, continued, continuing (verb) – keep on; go on

content (s) (noun) – all things inside

contract (s) (noun) – a written agreement that can be protected by the law if it is not obeyed

control, controlled, controlling (verb) – to manage

convenience (s) (noun) – something that makes life or work easier

convenient (adjective) – easy to use

Conventional mortgage (s) (noun) – a home mortgage not protected by government insurance (this mortgage is from banks or Savings and Loans; it requires a larger down payment)

convertible (s) (noun) -- a car style with a roof that opens

cosmetic (s) (noun) -- something for making the skin, hair, nails, etc. look nicer: Powder, lipstick, and face creams are cosmetics.

cost, cost, costing (verb) – to have a price of

cost (s) (noun) – the price; the price paid

coupon (s) (noun) – a part of an advertisement that gives you a right to something

D

dairy food (s) (noun) – food that is mainly made from milk; a milk product

decision (s) (noun) – making up your mind about what you want or which is best to pick

deed (s) (noun) – a legal paper showing who owns (has title to) a property

delicatessen (s) (noun) – a store that sells prepared foods such as cooked meats, smoked fish, cheeses, salads, pickles, etc. (also a special department in a food store)

deliver (verb) – to carry and give out

dent (s) (noun) – something that was pushed in: The rock hit my car and made a dent.

depend (verb) – rely; result from another thing

deposit (s) (noun) – money paid as a promise to do something or pay for something

depreciate, depreciated, depreciating (verb) – to lose value; become lower in price

depreciation (s) (noun) – a lowering in price or value

design (s) (noun) – a pattern of colors, shapes, or forms; a drawing; a plan

destination (s) (noun) – the place where you are going

disadvantage (s) (noun) – the bad side of something; a bad thing about something

discuss (verb) – to talk about something

dishonest (adjective) – not honest; not telling the truth

dislike (s) (noun) – a feeling of not liking

distance (s) (noun) – place far away; being far away; space in between

distribute, distributed, distributing (verb) – to divide and give out

distributor (s) (noun) – a person or thing that gives out something

door-to-door (adjective) – go from one place, building, or house to another

down payment (s) (noun) – the part of the full purchase price that is paid before a loan for the rest can be gotten

dry cleaning (s) (noun) – cleaning fabrics with chemicals instead of water

E

earn (verb) – get paid; get by working for something

electrician (s) (noun) – a person who puts in or fixes wires, lights, or motors

elevator (s) (noun) – a moving cage that carries people up and down in a building

else (adjective) – other; different; instead of

emergency, emergencies (noun) – sudden need for fast attention

emotion (s) (noun) – feelings

energy, energies (noun) – natural power; strength

engine (s) (noun) – where the power comes from

equipment (noun) – things supplied on a car such as radio, defroster, etc.

evaporated milk (s) (noun) – milk with some of the water taken out

evict (verb) – force a tenant out of an apartment or house

eviction (s) (noun) – forcing a tenant out of an apartment or house

exact (adjective) – right

exchange, exchanged, exchanging (verb) -- give in trade for something else; change

expense (s) (noun) – things you must pay for

expiration date (s) (noun) – date after which a thing is no longer fresh or should not be sold

F

fabric (s) (noun) – cloth

fad (s) (noun) – something that everybody is interested in for a short time (mood rings, pet rocks, hot pants)

false (adjective) – not true

famous (adjective) – very well known

fashion (s) (noun) – clothes that people are interested in this year

fat (s) (noun) – oily or greasy nutrient found in food (meats and vegetables) that gives energy

fear (s) (noun) – feeling afraid or worried

felt (s) (noun) – cloth that is not woven, but is made by rolling and pressing together wool, hair, or fur (used to make hats, slippers, and pads)

FHA mortgage (s) (noun) – a government insured mortgage (usually has a lower interest rate and down payment)

fiber (s) (noun) – a small thread

finish, finishes (noun) – a special treatment given to fabric; preparing the fabric in a special way to make it better

fire escape (s) (noun) – a way of getting out of a building in a fire

foreign (adjective) – from another country

foundation (s) (noun) – basement (on which a house is built) or rests

freedom (noun) – able to say, do, think what you want

frozen (adjective) – made hard by cold

function (s) (noun) – purpose

furnish, (furnished) (verb) – have furniture in a room

G

garbage dump (s) (noun) – a place where a town throws its trash

garment (s) (noun) – another word for a piece of clothing

gear (s) (noun) – machinery used for changing motion

goal (s) (noun) – things you would like to have or do in the future

grade, graded, grading (verb) – the slope of land; the way land is slanted

grain (s) (noun) – the seeds of some plants that can be eaten

grocery, groceries (noun) – store that sells food and household supplies (also means the articles of food and household supplies sold)

gross income (s) (noun) – the total money you earn with nothing taken out of your pay

guaranty, guaranties (noun) – a promise that something is good or the maker (seller) will repair

H

habit (s) (noun) – usual way of acting or doing things

hang tag (s) (noun) – a piece of paper hanging from things for sale

heavier (adjective) – having more weight; more heavy

homemade (adjective) – made at home

honest (adjective) – not lying, cheating, stealing; truthful

hook up, (hooked up) (verb) – put parts together; fasten together

hotel (s) (noun) – a house, building, or row of cottages where people who travel can pay to sleep in a room or eat meals

housing (noun) – houses; places for people to live

I

imitation (adjective) – not real

improve, improved, improving (verb) – to make better

impulse buying (noun) – buying suddenly without thinking

income (s) (noun) – all the money you earn from a job, etc.; money that comes in

increase, increased, increasing (verb) – make more: make larger

individual (s) (noun) – one person or thing; single; separate

inexpensive (adjective) – cheap; not expensive

influence, influenced, influencing (verb) – have power to change actions without force: cause someone to do something

information (noun) – giving the facts or truths about something; the things you must know

ingredient (s) (noun) – food used in making another food: The ingredients for a cake usually are flour, eggs, milk, sugar, and butter.

inspect (verb) – look over something to be sure it is all right; check over

instead of (preposition) – in place of

insulation (s) (noun) – a material used in a house to keep it from losing heat

interest (s) (noun) – things you like

interesting (adjective) – holding your attention

interfacing (s) (noun) – a stiff cloth used under collars, buttonholes, and cuffs

interior (s) (noun) – inside

interlace, interlaced, interlacing (verb) – crossing threads over and under each other

invisible (adjective) – not able to be seen

L

label (s) (noun) – a paper or something printed on a product to tell you about it

landlady/landlord, landladies/landlords (noun) – the person who owns an apartment or house

landscape, landscaped, landscaping (verb) – putting trees, bushes, and flowers around a building to make it look more pleasant

lease (s) (noun) – a signed agreement for renting property that tells for how long the property is rented and for how much money

least (adjective) – the smallest amount

leftover (s) (noun) – food that was not eaten at a meal

legal (adjective) – of the law; lawful

level (adjective) – one floor of a building where no part is higher than another

litter (noun) – things thrown and left on the ground

location (s) (noun) – place

locker (s) (noun) – a drawer or closet that can be locked

loop, looped, looping (verb) – bend and cross a yarn so that a needle or hook can be passed through

lot (s) (noun) – a piece of land

luggage (noun) – baggage; suitcases

M

macaroni (noun) – food made of a flour paste that is dried, shaped into hollow tubes, and cooked

made to order – made specially to fit a person's likes or wants

maintain (verb) – to fix something; to take care of something

maintenance (noun) – keeping up; taking good care of something: Maintenance is necessary if you want to have a car working well.

manufacturer (s) (noun) – one who makes a product to sell

market (s) (noun) – a group of people who buy the same products because they have the same age, sex, or interests; a food store

mashed (adjective) – crushed or beaten smooth

match, (matched) (verb) – be equal; be alike

meal (s) (noun) – the food you will eat at any one time

mechanic (s) (noun) – a worker who fixes cars, machines, etc.

media (noun) – ways in which something is made known to a lot of people at the same time; how or where people can communicate (or advertise)

medical (adjective) – of or about the practice of medicine

member (s) (noun) – one who belongs to a group

membership (s) (noun) – fact of being a member

menu (s) (noun) – a list of different foods to be eaten at one meal

mileage (s) (noun) – miles traveled

mineral (s) (noun) – a nutrient that is needed for good health

misleading (adjective) – making you think what is not so; causing you to do something wrong

mobile home (s) (noun) – a large trailer in which people live that can be moved from place to place

monthly (adjective or adverb) – every month

mortgage (s) (noun) – a special loan used to help you pay for a house

motel (s) (noun) – a house, building, or row of cottages where people who travel can pay to sleep in a room or eat meals

N

nap (s) (noun) – the short, soft, fuzzy threads or hairs on the surface of cloth

national (adjective) – for the whole country

natural (adjective) – made by nature

necessary (adjective) – something that must be or must be had; much needed

need (s) (noun) – things people must have to stay alive

neighborhood (s) (noun) – the people of a place or town; the place near where you live

net (adjective) – what is left after subtracting other things: The net weight of a glass jar of candy is the weight of the candy itself.

nonfat dry milk (s) (noun) – milk which has had the fat and water taken out; powdered milk

nonwoven (adjective) – not made by weaving

nutrient (s) (noun) – things found in food that your body needs

nutrition (noun) – how your body uses food; food

nutritious (adjective) – valuable as food

O

objective (s) (noun) – what you will learn or do; something you aim for

occupation (s) (noun) – the kind of job or work someone does

odometer (s) (noun) – an instrument that measures mileage

offer (s) (noun) – something presented to you that you can either take or refuse; act of showing or giving something to be taken

option (s) (noun) – a choice; something extra that one can choose to get

ounce (s) (noun) – a unit or weight, 16 ounces = one pound

overcasting (s) (noun) – sewing over and over through the edges of a seam to stop threads from coming loose.

P

package (s) (noun) – a box or bag with things inside

park (s) (noun) – a place to put a mobile home or trailer

patio (s) (noun) – an open space outside a house or building for eating and resting

payment (s) (noun) – the act of paying; amount paid

per (preposition) – for each

percent (s) (noun) – a part of one hundred

performance (s) (noun) – doing; acting

permanent (adjective) – lasting a long time

personality, personalities (noun) – the way one person is different from another

pile (s) (noun) – soft, furry, thick nap on velvet or carpets

plaid (s) (noun) – any cloth with a pattern of checks or stripes usually in many colors

pleasant (adjective) – pleasing, nice

pleasure (s) (noun) – joy; fun

policy, policies (noun) – rule; way to do something

pollution (noun) – things that make air, water, or land dirty

popular (adjective) – liked by many people

practical (adjective) – useful

practice (s) (noun) – act done over and over again

prepare, prepared, preparing (verb) – to make; to get ready

preshrink, preshrank or preshrunk, preshrinking (verb) – to make fabric smaller before using by putting it through a special shrinking treatment

press (verb) – make smooth (by ironing)

prevent (verb) – keep from happening; stop

prevention (noun) – keep something from happening

pride (s) (noun) – something that one is proud of

privacy, privacies (noun) – being away from other people

private (adjective) – not for (sale to) all the people; just for special people

producer (s) (noun) – a person who grows or makes things to be used by consumers

product (s) (noun) – things that are made or grown which people buy and use

-proof – protected against; safe from (waterproof, flameproof)

property, properties (noun) – things you own

protect (verb) – to make something safe; keep safe from harm or danger

protection (noun) – to make something safe; to keep from harm

protein (s) (noun) – a nutrient that builds and repairs the body

public (adjective) – open to all the people

publish, (verb) – write and print a book, magazine, or paper; make known to all

purchase, purchased, purchasing (verb) – to buy

pure (adjective) – perfectly clean; not mixed with anything

purpose (s) (noun) – the reason for something

Q

quality, qualities (noun) – how good something is

R

radiator (s) (noun) – heater and cooler system; cools the water that moves through car engine

rate (s) (noun) – percent; number of cents on each dollar

real estate agent (s) (noun) – a person who can help you buy or sell a house or land

real estate tax, real estate taxes (noun) – a tax on buildings or land usually paid by the owner

receipt (s) (noun) – a piece of paper that shows the total price you paid; a piece of paper that says money has been received from you

recipe (s) (noun) – directions for making something to eat

recreation (noun) – play; fun; good times; something that makes you happy

reduce, reduced, reducing (verb) – make less; make smaller

refund (s) (noun) – money or credit you get back after returning something you bought

relax (verb) – rest

reliable (adjective) – can be depended on; dependable

religion (s) (noun) – worship of God; belief in God

renew (verb) – to get again; to begin again

rent, rented, renting (verb) – to pay money for the use of something (an apartment)

rent (s) (noun) – the money you pay to use something (an apartment)

repair (verb) – to fix

repair (s) (noun) – the act of fixing

repay, repaid, repaying (verb) – to pay back

repellent (adjective) – keeping back; keeping off

requirement (s) (noun) – thing(s) needed or demanded to be done

resistant (adjective) – keeping something away; keeping from

resource (s) (noun) – anything you have that will meet a need; any way of getting success

responsible (adjective) – reliable, trustworthy; able to know right from wrong

responsibility, responsibilities (noun) – something you must take the blame for

restaurant (s) (noun) – a place to buy and eat a meal

retire, retired, retiring (verb) – stop working (usually at age 62 or 65)

return (verb) – to bring back, give back, or send back

right (s) (noun) – something that is due to a person; a just claim

rowhouse (s) (noun) – a line of houses with their sides touching each other

S

sale (s) (noun) – a time when you pay less for something

schedule (s) (noun) – a plan for time

seam (s) (noun) – the place where two pieces of cloth are put together

season (s) (noun) – one of the four times of the year (fall, spring, summer, winter)

security, securities (noun) – something given to make sure you will do something later

seller (s) (noun) a person who sells something

separate (verb) – keep apart; divide

service (s) (noun) – helpful work or acts other people do for us

serving (s) (noun) – a helping of food or drink

several (adjective) – a few; more than two

sewage (noun) – the waste matter and dirty water that goes through sewer pipes

sewer (s) (noun) – an underground pipe that carries off dirty water and waste

shelter (s) (noun) – something that gives protection from weather, danger, or attack

shock absorber (s) (noun) – something on a car to make it drive smoothly on rough roads

shopper (s) (noun) – a person who visits stores to look at or buy things

shortage (s) (noun) – too small an amount; not enough to go around

shrink, shrank or shrunk, shrunken (verb) – to get smaller

shrinkage (s) (noun) – amount lost by getting smaller

sign (verb) – write one's name on something

skill (s) (noun) – ability to do things well

snag snagged, snagging (verb) – to catch something on a sharp point

space (s) (noun) – room

special (s) (noun) – not usual; cheaper than the usual price

specialty, specialties (noun) – a special kind of product or work

spend, spent, spending (verb) – to pay out

spin, spun, spinning (verb) – make into thread by twisting

spun (verb) – see spin

stain (s) (noun) – spot; soil

standard (s) (noun) – a model or rule; widely used; set up by the government as a rule for measuring weight, amount, etc.

standard (adjective) – regular; nothing special

storage (s) (noun) – a place where things can be put away

storm drain (s) (noun) – pipe for carrying off rain water from streets

stripe (s) (noun) – a long, thin line of different color, material

style (s) (noun) – fashion; way something looks: Sneakers are one style of shoes.

sue, sued, suing (verb) – go to court to make someone do or pay something

supermarket (s) (noun) – a large grocery store

support (s) (noun) – keep from falling

survey (s) (noun) – the measuring of land

T

taste (s) (noun) – flavor (sweet, sour, bitter, and salty are four tastes)

tenant (s) (noun) – a person who pays to live in an apartment or house

tent (s) (noun) – a moveable shelter held up by poles

textile (s) (noun) – a cloth; a woven fabric

texture (s) (noun) – a way threads are woven in a fabric; the roughness or smoothness of the finished fabric: Burlap has a rough texture; silk has a smooth texture.

title (noun) – right or claim to a property

title insurance (s) (noun) – insurance to protect against an unclear title (right) to the property

title search, title searches (noun) – a check to see if the house or property are free from any claims by other people

tow, (towed) (verb) – to pull

townhouse (s) (noun) – attached house usually with a private yard area

trade in (s) (noun) -- a used car given to pay for part of a new car

trade in, traded in, trading in (verb) – giving in a used car as part payment for a new car

traffic (noun) – people, cars, trucks, buses, and bikes traveling on the road

trailer (s) (noun) – a moveable shelter on wheels that can be pulled by a car or truck; a vehicle equipped for people to live in

trailer park (s) (noun) – land set aside where trailers (mobile homes) can be set up to live in

transmission (s) (noun) – a part of the car that sends power from the engine to the wheels

transportation (noun) – any way to travel; ways people travel

trust (noun) – faith; belief in the truthfulness of someone

twice (adverb) – two times

U

uneven (adjective) – not even; not equal

unfair (adjective) – not fair

uniform (s) (noun) – the clothes worn by a member of a group while at work

unit (s) (noun) – a single thing; the smallest whole number

unpaid (adjective) – not paid

upkeep (noun) – taking care of something; maintenance

utility, utilities (noun) – useful thing(s) (electricity, gas, phone, water)

V

VA mortgage (s) (noun) – a government insured mortgage for war veterans (has a low interest rate and down payment)

value (s) (noun) – worth; right price

value (s) (noun) – beliefs or ideas that are important to your life

variety, varieties (noun) – number of different kinds

vegetable (s) (noun) – a plant or part of a plant that is used for food

vehicle (s) (noun) – a way of carrying something; a kind of transportation

view (s) (noun) – thing seen, the scene

vitamin (s) (noun) – a nutrient found in food that keeps us well and strong

W

want (s) (noun) – things you would like to have but are not necessary for life

wardrobe (s) (noun) – all the clothes you have

warranty, warranties/guaranty, guaranties (noun) – a promise that something is good or the maker (seller) will repair

wear, wore, worn (verb) – have on the body

weatherproof (adjective) – protected from rain, snow, or wind

weave (s) (noun) – a way of weaving; the pattern made by interlacing threads into fabric

weave, wove, woven (verb) – make into a thing or fabric; make out of thread

weekly (adjective or adverb) – happening once a week; every week

width (s) (noun) – how wide a thing is

wiper (s) (noun) – sticks made of metal and rubber that move to take water off car windows

Y

yogurt (s) (noun) – a thickened milk product

Z

zoning law (s) (noun) – city or town rule(s) about where to have different kinds of buildings, houses, and factories: Zoning laws usually divide houses from factories.

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